

## Basic Economic Facts of PROFİ CREDIT Czech, a.s.

Financial figures up to 31<sup>st</sup> December of 2017, *AUDITED*

### Volume of loans provided (in EUR ths)

		2016	2017	% Y/Y
Number of loans and credits provided	Private	22 407	14 430	64%
	Business	2 538	2 520	99%
	Total	24 945	16 950	68%

Nominal value of loans and credits provided	Private	73 895	68 768	93%
	Business	14 798	17 557	119%
	Total	88 693	86 325	97%

Share in total production	Private	83,32%	79,66%
	Business	16,68%	20,34%

### Human resources

	2016	2017	% Y/Y
Number of employees	211	228	108%
Number of external credit advisors	609	654	107%
Number of external collectors	57	53	93%

### Financial indicators (in EUR ths)

	2016	2017	% Y/Y
Equity	57 688	65 364	113%
EBIT	16 005	16 346	102%
EBITDA	16 309	16 643	102%
Total assets	150 205	148 126	99%
Receivables	145 097	142 588	98%
Revenues	61 850	55 398	90%
Costs	55 511	46 990	85%
Profit/Loss before taxation	6 339	8 408	133%
Income tax	-98	1 138	1257%
Profit/Loss after taxation	6 437	7 270	113%

**Financial indicators in accordance with IFRS (in EUR ths)**

	2017 IFRS	2017 LAS
Equity	34 168	65 364
EBIT	18 997	16 346
EBITDA	19 634	16 643
Total assets	121 316	148 126
- thereof receivables	109 590	142 588
Total revenues	48 134	55 398
Costs	37 113	46 990
Profit before taxation	11 021	8 408
Income tax	1 581	1 138
Profit after taxation	9 440	7 270

## Notice:

Exchange rates used for 2016 period is as at 30.12.2016

Exchange rates used for 2017 period is as at 29.12.2017