

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

Financial figures up to 31st December of 2018, *AUDITED*

Volume of loans provided (in EUR ths)

		2017	2018	% Y/Y
Number of loans and credits provided	Private	14 430	14 674	102%
	Business	2 520	2 350	93%
	Total	16 950	17 024	100%

Nominal value of loans and credits provided	Private	68 768	68 292	99%
	Business	17 557	17 402	99%
	Total	86 325	85 695	99%

Share in total production	Private	79,66%	79,69%
	Business	20,34%	20,31%

Human resources

	2017	2018	% Y/Y
Number of employees	228	262	115%
Number of external credit advisors	654	462	71%
Number of external collectors	53	49	92%

Financial indicators (in EUR ths)

	2017	2018	% Y/Y
Equity	65 364	63 964	98%
EBIT	16 346	16 810	103%
EBITDA	16 643	17 084	103%
Total assets	148 126	138 136	93%
Receivables	142 588	133 585	94%
Revenues	55 398	50 359	91%
Costs	46 990	37 574	80%
Profit/Loss before taxation	8 408	12 785	152%
Income tax	1 138	3 997	351%
Profit/Loss after taxation	7 270	8 788	121%

Financial indicators in accordance with IFRS (in EUR ths)

	2018 IFRS	2018 LAS
Equity	11 446	63 964
EBIT	20 739	16 810
EBITDA	21 349	17 084
Total assets	90 644	138 136
- thereof receivables	80 802	133 585
Total revenues	52 492	50 359
Costs	35 815	37 574
Profit before taxation	16 678	12 785
Income tax	5 047	3 997
Profit after taxation	11 631	8 788

Notice:

Exchange rates used for 2017 period is as at 29.12.2017

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