

## Basic Economic Facts of PROFI CREDIT POLSKA S.A.

Financial figures up to 31<sup>th</sup> December of 2018

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

		4Q/2017	4Q/2018	% Y/Y
Number of loans and credits provided	Private	65 596	63 213	96%
	Business	1338	1445	108%
	Total	66 934	64 658	97%
Nominal value of loans and credits provided	Private	181 111	198 241	109%
	Business	4 422	4 247	96%
	Total	185 533	202 488	109%
Share in total production	Private	98%	98%	
	Business	2%	2%	

\* Data for the 4Q/2018 is for the period beginning 1.1.2018. Comparable data for the 4Q/2017 is for the period beginning 1.7.2016.

### Human resources

	4Q/2017	4Q/2018	% Y/Y
Number of employees	380	472	124%
Number of external credit advisors	2031	1 718	85%
Number of external collectors	295	282	96%

### Financial indicators of company in accordance with local accounting standards (in EUR ths)

	4Q/2017	4Q/2018	% Y/Y
Equity	79 118	-17 194	n/a
EBIT	51 552	37 496	73%
EBITDA	52 429	38 202	73%
Total assets	248 768	164 435	66%
Receivables	239 869	151 882	63%
Revenues	217 405	105 588	49%
Costs	197 541	88 549	45%
Profit/Loss before taxation	19 864	17 039	86%
Income tax	0	6 449	n/a
Profit/Loss after taxation	19 864	10 590	53%

Notice:

1. Exchange rate used for 4Q/2017 is as at 31.12.2017
2. Exchange rate used for 4Q/2018 is as at 31.12.2018
3. Financial year for accounting purpose 1.1.2018-31.12.2018
4. Financial year for accounting purpose for compared period 1.7.2016-31.12.2017