

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

Financial figures up to 31th March of 2019, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		1Q/2018	1Q/2019	% Y/Y
Number of loans and credits provided	Private	3 462	4 133	119%
	Business	607	583	96%
	Total	4 069	4 716	116%

Nominal value of loans and credits provided	Private	16 884	17 933	106%
	Business	4 628	4 522	98%
	Total	21 512	22 455	104%

Share in total production	Private	78,49%	79,86%
	Business	21,51%	20,14%

Human resources

	1Q/2018	1Q/2019	% Y/Y
Number of employees	232	269	116%
Number of external credit advisors	616	389	63%
Number of external collectors	53	49	92%

Financial indicators (in EUR ths)

	1Q/2018	1Q/2019	% Y/Y
Equity	66 477	64 476	97%
EBIT	3 378	3 012	89%
EBITDA	3 441	3 084	90%
Total assets	142 160	135 492	95%
Receivables	137 745	130 784	95%
Revenues	12 988	12 251	94%
Costs	10 833	10 079	93%
Profit/Loss before taxation	2 155	2 172	101%
Income tax	572	1 200	210%
Profit/Loss after taxation	1 583	972	61%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2018 period is as at 31.12.2018

Exchange rates used for 2019 period is as at 31.3.2019