

Basic Economic Facts of PROFI CREDIT POLSKA S.A.

Financial figures up to 31st March of 2019

Volume of loans and credits provided (in EUR ths)

		1Q/2018	1Q/2019	% Y/Y
Number of loans and credits provided	Private	14 857	14 370	97%
	Business	383	377	98%
	Total	15 240	14 747	97%

Nominal value of loans and credits provided	Private	44 872	43 959	98%
	Business	1 160	1 114	96%
	Total	46 032	45 073	98%

Share in total production	Private	97%	98%
	Business	3%	2%

* Data for the 1Q/2019 is for the period beginning 1.1.2019. Comparable data for the 1Q/2018 is for the period beginning 1.1.2018.

Human resources

	1Q/2018	1Q/2019	% Y/Y
Number of employees	444	473	107%
Number of external credit advisors	1736	1 716	99%
Number of external collectors	288	280	97%

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

	1Q/2018	1Q/2019	% Y/Y
Equity	81 297	-13 945	n/a
EBIT	7 860	10 942	139%
EBITDA	8 017	11 133	139%
Total assets	257 793	169 092	66%
Receivables	241 173	153 202	64%
Revenues	34 459	29 056	84%
Costs	31 573	23 429	74%
Profit/Loss before taxation	2 886	5 627	195%
Income tax	0	2 384	n/a
Profit/Loss after taxation	2 886	3 243	112%

Results are preliminary and non-audited.

Notice:

1. Exchange rate used for 1Q/2018 is as at 30.03.2018
2. Exchange rate used for 1Q/2019 is as at 29.03.2019
3. Financial year for accounting purpose 1.1.2019-31.12.2019