

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

Financial figures up to 30th June of 2019, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		2Q/2018	2Q/2019	% Y/Y
Number of loans and credits provided	Private	6 734	8 328	124%
	Business	1 210	1 054	87%
	Total	7 944	9 382	118%

Nominal value of loans and credits provided	Private	32 841	36 965	113%
	Business	9 252	8 493	92%
	Total	42 093	45 458	108%

Share in total production	Private	78,02%	81,32%
	Business	21,98%	18,68%

Human resources

	2Q/2018	2Q/2019	% Y/Y
Number of employees	236	259	110%
Number of external credit advisors	567	369	65%
Number of external collectors	51	46	90%

Financial indicators (in EUR ths)

	2Q/2018	2Q/2019	% Y/Y
Equity	68 741	61 933	90%
EBIT*	9 138	8 774	96%
EBITDA*	9 263	8 935	96%
Total assets	140 398	144 335	103%
Receivables	136 085	137 129	101%
Revenues	25 964	26 029	100%
Costs	19 806	19 217	97%
Profit/Loss before taxation	6 158	6 812	111%
Income tax	2 311	2 080	90%
Profit/Loss after taxation	3 847	4 732	123%

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 30.6.2019

*After deducting interest and other financing costs.