

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

Financial figures up to 30<sup>th</sup> June of 2019

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

		2Q/2018	2Q/2019	% Y/Y
Number of loans and credits provided	Private	30 366	29 604	97%
	Business	720	682	95%
	Total	31 086	30 286	97%
Nominal value of loans and credits provided	Private	90 341	91 084	101%
	Business	2 090	2 072	99%
	Total	92 431	93 157	101%
Share in total production	Private	98%	98%	
	Business	2%	2%	

\* Data for the 2Q/2019 is for the period beginning 1.1.2019. Comparable data for the 2Q/2018 is for the period beginning 1.1.2018.

### Human resources

	2Q/2018	2Q/2019	% Y/Y
Number of employees	442	471	107%
Number of external credit advisors	1563	1651	106%
Number of external collectors	275	258	94%

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

	2Q/2018	2Q/2019	% Y/Y
Equity	74 332	-11 876	n/a
EBIT	15 236	20 121	132%
EBITDA	15 565	20 500	132%
Total assets	245 673	171 887	70%
Receivables	191 299	153 844	80%
Revenues	66 728	57 489	86%
Costs	61 178	48 230	79%
Profit/Loss before taxation	5 551	9 259	167%
Income tax	0	3 747	n/a
Profit/Loss after taxation	5 551	5 512	99%

Results are preliminary and non-audited.

Notice:

1. Exchange rate used for 2Q/2018 is as at 29.06.2018
2. Exchange rate used for 2Q/2019 is as at 28.06.2019
3. Financial year for accounting purpose 1.1.2019-31.12.2019