

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

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

Volume of loans provided (in EUR ths)

		3Q/2018	3Q/2019	% Y/Y
Number of loans and credits provided	Private	10 372	12 483	120%
	Business	1 735	1 617	93%
	Total	12 107	14 100	116%

Nominal value of loans and credits provided	Private	49 233	55 231	112%
	Business	13 095	13 000	99%
	Total	62 328	68 231	109%

Share in total production	Private	78,99%	80,95%
	Business	21,01%	19,05%

Human resources

	3Q/2018	3Q/2019	% Y/Y
Number of employees	238	254	107%
Number of external credit advisors	613	346	56%
Number of external collectors	49	42	86%

Financial indicators (in EUR ths)

	3Q/2018	3Q/2019	% Y/Y
Equity	62 098	60 336	97%
EBIT*	13 704	12 293	90%
EBITDA*	13 901	12 543	90%
Total assets	139 651	135 835	97%
Receivables	134 832	131 463	98%
Revenues	39 373	38 960	99%
Costs	28 703	29 666	103%
Profit/Loss before taxation	10 670	9 294	87%
Income tax	3 748	3 015	80%
Profit/Loss after taxation	6 922	6 279	91%

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 30.9.2019

*After deducting interest and other financing costs.