

**PROFI CREDIT**

Profireal Group

PROFI CREDIT Polska S.A.

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VIII Wydział Gospodarczy Krajowego Rejestru Sądowego Sądu

Rejonowego w Bielsku-Białej; Kapitał akcyjny 793 851 000 PLN

Basic Economic Facts of PROFİ CREDIT POLSKA S.A.

Financial figures up to 30th September of 2019

Volume of loans and credits provided (in EUR ths)

		3Q/2018	3Q/2019	% Y/Y
Number of loans and credits provided	Private	47 008	41 812	89%
	Business	1068	1014	95%
	Total	48 076	42 826	89%

		3Q/2018	3Q/2019	% Y/Y
Nominal value of loans and credits provided	Private	146 664	123 544	84%
	Business	3 153	1 014	32%
	Total	149 817	124 558	83%

		3Q/2018	3Q/2019
Share in total production	Private	98%	99%
	Business	2%	1%

* Data for the 3Q/2019 is for the period beginning 1.1.2019. Comparable data for the 3Q/2018 is for the period beginning 1.1.2018.

Human resources

	3Q/2018	3Q/2019	% Y/Y
Number of employees	452	429	95%
Number of external credit advisors	1608	1 485	92%
Number of external collectors	269	241	90%

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

	3Q/2018	3Q/2019	% Y/Y
Equity	78 954	-11 659	n/a
EBIT	25 666	26 865	105%
EBITDA	26 192	27 409	105%
Total assets	277 593	165 634	60%
Receivables	253 209	147 864	58%
Revenues	106 050	83 095	78%
Costs	95 399	72 144	76%
Profit/Loss before taxation	10 651	10 951	103%
Income tax	2 193	5 706	260%
Profit/Loss after taxation	8 459	5 245	62%

Results are preliminary and non-audited.

Notice:

1. Exchange rate used for 3Q/2018 is as at 30.09.2018
2. Exchange rate used for 3Q/2019 is as at 30.09.2018
3. Financial year for accounting purpose 1.1.2019-31.12.2019