

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

Financial figures up to 31th March of 2020, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		1Q/2019	1Q/2020	% Y/Y
Number of loans and credits provided	Private	4 133	3 534	86%
	Business	583	543	93%
	Total	4 716	4 077	86%

Nominal value of loans and credits provided	Private	18 208	15 878	87%
	Business	4 592	3 777	82%
	Total	22 800	19 655	86%

Share in total production	Private	79,86%	80,78%
	Business	20,14%	19,22%

Human resources

	1Q/2019	1Q/2020	% Y/Y
Number of employees	269	248	100%
Number of external credit advisors	389	294	76%
Number of external collectors	49	38	78%

Financial indicators (in EUR ths)

	1Q/2019	1Q/2020	% Y/Y
Equity	65 465	66 343	101%
EBIT	3 059	2 715	89%
EBITDA	3 132	2 785	89%
Total assets	137 571	130 960	95%
Receivables	132 791	125 920	95%
Revenues	12 439	11 938	96%
Costs	10 233	10 128	99%
Profit/Loss before taxation	2 206	1 810	82%
Income tax	1 218	836	69%
Profit/Loss after taxation	988	974	99%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2019 period is as at 31.12.2019

Exchange rates used for 2020 period is as at 31.3.2020