

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

Financial figures up to 30<sup>th</sup> June of 2020, *NON-AUDITED*

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

		2Q/2019	2Q/2020	% Y/Y
Number of loans and credits provided	Private	8 328	3 685	44%
	Business	1 054	543	52%
	Total	9 382	4 228	45%

Nominal value of loans and credits provided	Private	37 016	16 669	45%
	Business	8 504	3 863	45%
	Total	45 520	20 532	45%

Share in total production	Private	81,32%	81,19%
	Business	18,68%	18,81%

### Human resources

	2Q/2019	2Q/2020	% Y/Y
Number of employees	259	196	76%
Number of external credit advisors	369	247	67%
Number of external collectors	46	37	80%

### Financial indicators (in EUR ths)

	2Q/2019	2Q/2020	% Y/Y
Equity	62 018	63 171	102%
EBIT	8 786	6 059	69%
EBITDA	8 947	6 200	69%
Total assets	144 534	130 226	90%
Receivables	137 318	117 595	86%
Revenues	26 065	23 895	92%
Costs	19 243	19 675	102%
Profit/Loss before taxation	6 821	4 220	62%
Income tax	2 083	1 331	64%
Profit/Loss after taxation	4 738	2 889	61%

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 30.6.2020