

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

Financial figures up to 30<sup>th</sup> September of 2014, *NON-AUDITED*

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

		3Q/2013	3Q/2014	% Y/Y
Number of loans and credits provided	Private	15 555	18 028	116%
	Business	2 615	2 107	81%
	Total	18 170	20 135	111%

Nominal value of loans and credits provided	Private	39 799	47 167	119%
	Business	15 284	10 223	67%
	Total	55 082	57 390	104%

Share in total production	Private	72,3%	82,2%
	Business	27,7%	17,8%

### Human resources

	3Q/2013	3Q/2014	% Y/Y
Number of employees	184	195	106%
Number of external credit advisors	997	989	99%
Number of external collectors	71	56	79%

### Financial indicators (in EUR ths)

	3Q/2013	3Q/2014	% Y/Y
Equity	44 105	47 174	107%
EBIT	11 808	14 248	121%
EBITDA	11 952	14 426	121%
Total assets	173 260	194 536	112%
Receivables	167 725	187 732	112%
Revenues	47 056	52 639	112%
Costs	43 218	47 567	110%
Profit/Loss before taxation	3 839	5 072	132%
Income tax	1 840	1 455	79%
Profit/Loss after taxation	1 999	3 618	181%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2013 period is as at 31.12.2013

Exchange rates used for 2014 period is as at 30.9.2014