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 PROFI CREDIT POLSKA S.A.

Financial figures up to 30th September of 2018

Volume of loans and credits provided (in EUR ths)

		3Q/2017	3Q/2018	% Y/Y
Number of loans and credits provided	Private	50 831	47 008	92%
	Business	972	1068	110%
	Total	51 803	48 076	93%
Nominal value of loans and credits provided	Private	132 131	146 664	111%
	Business	3 087	3 153	102%
	Total	135 218	149 817	111%
Share in total production	Private	98%	98%	
	Business	2%	2%	

* Data for the 3Q/2018 is for the period beginnig 1.1.2018. Comparable data for the 3Q/2017 is for the period beginnig 1.1.2017.

Human resources

	3Q/2017	3Q/2018	% Y/Y
Number of employees	378	452	120%
Number of external credit advisors	2169	1 608	74%
Number of external collectors	299	269	90%

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

	3Q/2017	3Q/2018	% Y/Y
Equity	69 252	78 954	114%
EBIT	38 493	25 666	67%
EBITDA	39 199	26 192	67%
Total assets	240 209	277 593	116%
Receivables	229 118	253 209	111%
Revenues	174 295	106 050	61%
Costs	162 397	95 399	59%
Profit/Loss before taxation	11 898	10 651	90%
Income tax	0	2 193	n/a
Profit/Loss after taxation	11 898	10 651	90%

Results are prelimenary and non-audited.

Notice:

1. Exchange rate used for 3Q/2017 is as at 29.09.2017
2. Exchange rate used for 3Q/2018 is as at 28.09.2018
3. Financial year for accounting purpose 1.1.2018-31.12.2018
4. Financial year for accounting purpose for compared period 1.7.2016-31.12.2017