

## INCOME STATEMENT in full extent

Business name or another name of accounting unit

The accounting unit delivers the final accounts  
together with the income tax return

ACEMA Credit Czech, a.s.

1x to the relevant tax office

**as at 31.3.2020**  
( in thousands of Czech Crowns )

Registered office or domicile of accounting unit and place  
of business if it differs from the domicile

Ident. number
26158761

U Libeňského pivovaru 63/2  
Praha 8  
180 00

Ident. a	TEXT b	Line c	Reality	
			Current period 1	Previous period 2
I.	Revenues from own products and services	1	222 711	201 012
II.	Revenues from merchandise	2	259	-242
A.	Consumption for products (A.1. to A.3.)	3	54 327	46 537
A. 1.	Costs of goods sold	4		
A. 2.	Material and energy consumption	5	1 458	1 253
A. 3.	Services	6	52 869	45 284
B.	Changes in inventory of own products (+/-)	7		
C.	Capitalization (-)	8		
D.	Personal costs (D.1. to D.2.)	9	13 067	13 081
D. 1.	Wages and salaries	10	9 623	9 692
D. 2.	Social security and health insurance costs and other costs	11	3 444	3 389
D. 2.1.	Social security costs and health insurance	12	3 228	3 154
D. 2.2.	Other costs	13	216	235
E.	Operating part adjustments (E.1. to E.3.)	14	620	656
E. 1.	Intangible and tangible fixed assets adjustments	15	625	659
E. 1.1.	- Intangible and tangible fixed assets adjustments - permanent	16	625	659
E. 1.2.	- Intangible and tangible fixed assets adjustments - temporary	17		
E. 2.	Inventories adjustments	18		
E. 3.	Receivables adjustments	19	-5	-3
III.	Other operating revenues (III.1. to III.3.)	20	76 410	88 022
III. 1.	Revenues from sales of fixed assets	21		
III. 2.	Revenues from sales of material	22		
III. 3.	Another operating revenues	23	76 410	88 022
F.	Other operating costs (F.1. to F.5.)	24	35 697	40 773
F. 1.	Net book value of fixed assets sold	25		
F. 2.	Sold material	26		
F. 3.	Taxes and fees	27	1 455	1 194
F. 4.	Provisions in operating part and complex prepaid expenses	28		
F. 5.	Other operating costs	29	34 242	39 579
*	Operating profit / loss (+/-) I. + II. - A. - B. - C. - D. - E. + III. - F.	30	195 669	187 745

Ident. a	TEXT b	Line c	Reality	
			Current period 1	Previous period 2
IV.	Revenues from long-term financial assets - shares (IV.1. to IV.2.)	31		
IV. 1.	Revenues from shares - controlled or controlling entity	32		
IV. 2.	Other revenues from shares	33		
G.	Costs of shares sold	34		
V.	Revenues from other long-term financial assets (V.1. to V.2.)	35		
V. 1.	Revenues from other long-term financial assets - controlled or controlling entity	36		
V. 2.	Other revenues from other long-term financial assets	37		
H.	Costs related to other long-term financial assets	38		
VI.	Interest revenues and similar revenues (VI.1. to VI.2.)	39		
VI. 1.	Interest revenues and similar revenues - controlled or controlling entity	40		
VI. 2.	Other interest revenues and similar revenues	41		
I.	Adjustments and provisions in financial part	42		
J.	Interest costs and similar costs (J.1. to J.2.)	43	106 330	101 074
J. 1.	Interest costs and similar costs - controlled or controlling entity	44		
J. 2.	Other interest costs and similar costs	45	106 330	101 074
VII.	Other financial revenues	46	1 301	60
K.	Other financial costs	47	171	226
*	Profit / loss from financial operations (+/-) IV. - G. + V. - H. + VI. - I. - J. + VII. - K.	48	-105 200	-101 240
**	Profit / loss before tax (+/-) * (I. 30) + * (I. 48)	49	90 469	86 505
L.	Income tax (L.1. to L.2.)	50	1	17 181
L. 1.	Income tax - due	51		17 181
L. 2.	Income tax - deferred (+/-)	52	1	
**	Profit / loss after tax (+/-) ** (I. 49) - L.	53	90 468	69 324
M.	Transfer of share in profit to equity holders (+/-)	54		
***	Profit / loss of accounting period (+/-) ** (I. 53) - M.	55	90 468	69 324
*	Net turnover of accounting period I. + II. + III. + IV. + V. + VI. + VII.	56	300 681	288 852

Day of drawing up:  05.08.2020		Specimen signature of statutory body of accounting unit or specimen signature of natural person who is an accounting unit	
Legal form of accounting unit	Scope of business  Ostatní finanční činnosti	Note:	

## BALANCE SHEET in full extent

Business name or another name of accounting unit

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**as at 31.3.2020**

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( in thousands of Czech Crowns )

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of business if it differs from the domicile

Ident. number
26158761

U Libeňského pivovaru 63/2  
Praha 8  
180 00

Ident. a	ASSETS b	Line c	Current period			Previous period
			Gross	Adjustment	Net	Net
	TOTAL ASSETS (A. to D.)	1	1 453 606	3 388	1 450 218	1 366 583
A.	Receivables from subscribed capital	2				
B.	Fixed assets (B.I. to B.III.)	3	3 752	3 070	682	995
B.I.	Intangible fixed assets (I.1. to I.5.)	4	1 633	1 618	15	377
B.I.1.	Intangible results of development	5				
B.I.2.	Valuable rights	6	1 633	1 618	15	377
B.I.2.1.	Software	7	1 618	1 618		377
B.I.2.2.	Other valuable rights	8	15		15	
B.I.3.	Goodwill	9				
B.I.4.	Other intangible fixed assets	10				
B.I.5.	Advance payments for intang. fixed assets and intang. fixed assets in progress	11				
B.I.5.1.	Advance payments for intangible fixed assets	12				
B.I.5.2.	Intangible fixed assets in progress	13				
B.II.	Tangible fixed assets (II.1. to II.5.)	14	2 119	1 452	667	618
B.II.1.	Lands and buildings	15				
B.II.1.1.	Lands	16				
B.II.1.2.	Buildings	17				
B.II.2.	Fixed movables and the collections of fixed movables	18	1 881	1 448	433	587
B.II.3.	Valuation adjustment to acquired assets	19				
B.II.4.	Other tangible fixed assets	20	238	4	234	
B.II.4.1.	Perennial corps	21				
B.II.4.2.	Full-grown animals and groups thereof	22				
B.II.4.3.	Other tangible fixed assets	23	238	4	234	
B.II.5.	Advance payments for tang. fixed assets and tang. fixed assets in progress	24				31
B.II.5.1.	Advance payments for tangible fixed assets	25				
B.II.5.2.	Tangible fixed assets in progress	26				31
B.III.	Long-term financial assets (III.1. to III.7.)	27				
B.III.1.	Shares – controlled or controlling entity	28				
B.III.2.	Loans and credits – controlled or controlling person	29				
B.III.3.	Shares - significant influence	30				

Ident. a	ASSETS b	Line c	Current period			Previous period
			Gross	Adjustment	Net	Net
B.III.4.	Loans and credits – significant influence	31				
B.III.5.	Other long-term securities and shares	32				
B.III.6.	Loans and credits - others	33				
B.III.7.	Other long-term financial assets	34				
B.III.7.1.	Another long-term financial assets	35				
B.III.7.2.	Advance payments for long-term financial assets	36				
C.	Current assets (C.I. to C.IV.)	37	1 448 997	318	1 448 679	1 364 996
C.I.	Inventory (I.1. to I.5.)	38	230		230	230
C.I.1.	Material	39				
C.I.2.	Work in progress and semi-finished goods	40				
C.I.3.	Finished products and goods	41	230		230	230
C.I.3.1.	Finished products	42				
C.I.3.2.	Goods	43	230		230	230
C.I.4.	Young and other animals and groups thereof	44				
C.I.5.	Advanced payments for inventory	45				
C.II.	Receivables (II.1. to II.3.)	46	1 365 519	318	1 365 201	1 240 688
C.II.1.	Long-term receivables	47	1 193 197	318	1 192 879	847 878
C.II.1.1.	Trade receivables	48	1 192 839	318	1 192 521	847 520
C.II.1.2.	Receivables – controlled or controlling entity	49				
C.II.1.3.	Receivables - significant influence	50				
C.II.1.4.	Deferred tax receivable	51	61		61	61
C.II.1.5.	Receivables - others	52	297		297	297
C.II.1.5.1.	Receivables from equity holders	53				
C.II.1.5.2.	Long-term advanced payments	54	297		297	297
C.II.1.5.3.	Estimated receivables	55				
C.II.1.5.4.	Other receivables	56				
C.II.2.	Short-term receivables	57	172 322		172 322	392 810
C.II.2.1.	Trade receivables	58	156 024		156 024	391 837
C.II.2.2.	Receivables – controlled or controlling entity	59				
C.II.2.3.	Receivables - significant influence	60				
C.II.2.4.	Receivables - others	61	16 298		16 298	973
C.II.2.4.1.	Receivables from equity holders	62				
C.II.2.4.2.	Social security and health insurance	63				
C.II.2.4.3.	State - tax receivables	64	16 001		16 001	2
C.II.2.4.4.	Short-term advanced payments	65	297		297	971
C.II.2.4.5.	Estimated receivables	66				
C.II.2.4.6.	Other receivables	67				
C.II.3.	Accrued assets	144				

Ident. a	ASSETS b	Line c	Current period			Previous period
			Gross	Adjustment	Net	Net
C.II.3.1.	Prepaid expenses	145				
C.II.3.2.	Complex prepaid expenses	146				
C.II.3.3.	Accrued incomes	147				
C.III.	Short-term financial assets (III.1. to III.2.)	68	568		568	
C.III.1.	Shares - controlled or controlling entity	69				
C.III.2.	Other short-term financial assets	70	568		568	
C.IV.	Funds (IV.1. to IV.2.)	71	82 680		82 680	124 078
C.IV.1.	Cash	72	348		348	79
C.IV.2.	Bank accounts	73	82 332		82 332	123 999
D.	Accrued assets (D.1. to D.3.)	74	857		857	592
D.1.	Prepaid expenses	75	742		742	592
D.2.	Complex prepaid expenses	76				
D.3.	Accrued incomes	77	115		115	

Ident. a	LIABILITIES b	Line c	Current period 5	Previous period 6
	TOTAL LIABILITIES (A. to D.)	78	1 450 218	1 366 583
A.	Equity (A.I. to A.VI.)	79	589 877	499 409
A.I.	Registered capital (I.1. to I.3.)	80	5 000	5 000
A.I.1.	Registered capital	81	5 000	5 000
A.I.2.	Company's own shares(-)	82		
A.I.3.	Changes of registered capital	83		
A.II.	Capital surplus and capital funds (II.1. to II.2.)	84	86 603	86 603
A.II.1.	Capital surplus	85	15 000	15 000
A.II.2.	Capital funds	86	71 603	71 603
A.II.2.1.	Other capital funds	87	71 603	71 603
A.II.2.2.	Gains and losses from revaluation of assets and liabilities (+/-)	88		
A.II.2.3.	Gains and losses from revaluation in the course of transformations of business corporations (+/-)	89		
A.II.2.4.	Differences resulting from transformations of bussiness corporations (+/-)	90		
A.II.2.5.	Differences from the valuation in the course of transformations of business corporations (+/-)	91		
A.III.	Funds from profit (III.1. to III.2.)	92	1 000	1 000
A.III.1.	Other reserve funds	93	1 000	1 000
A.III.2.	Statutory and other funds	94		
A.IV.	Net profit or loss from previous years (+/-) (IV.1. to IV.2.)	95	406 806	337 482
A.IV.1.	Retained earnings or accumulated losses from previous years (+/-)	96	406 806	337 482
A.IV.2.	Other net profit or loss from previous years (+/-)	98		
A.V.	Net profit or loss for the current period (+/-)	99	90 468	69 324
A.VI.	Decided about the advance payments of profit share (-)	100		
B. + C.	Liabilities (external resources) (B. + C.)	101	857 449	865 076
B.	Provisions (B.1. to B.4.)	102		
B.1.	Provision for pension and similar payables	103		
B.2.	Income tax provision	104		
B.3.	Provisions under special legislation	105		
B.4.	Other provisions	106		

Ident. a	LIABILITIES b	Line c	Current period	Previous period
			5	6
C.	Payables (C.I. to C.III.)	107	857 449	865 076
C.I.	Long-term payables (I.1. to I.9.)	108	282 978	611 908
C.I.1.	Bonds issued	109		530 620
C.I.1.1.	Exchangeable bonds	110		530 620
C.I.1.2.	Other bonds	111		
C.I.2.	Payables to credit institutions	112	212 688	
C.I.3.	Long-term advance payments received	113		1 000
C.I.4.	Trade payables	114	70 290	80 288
C.I.5.	Long-term bills of exchange to be paid	115		
C.I.6.	Payables – controlled or controlling entity	116		
C.I.7.	Payables - significant influence	117		
C.I.8.	Deferred tax liability	118		
C.I.9.	Payables - others	119		
C.I.9.1.	Payables to equity holders	120		
C.I.9.2.	Estimated payables	121		
C.I.9.3.	Other liabilities	122		
C.II.	Short-term payables (II.1. to II.8.)	123	574 471	253 168
C.II.1.	Bonds issued	124		
C.II.1.1.	Exchangeable bonds	125		
C.II.1.2.	Other bonds	126		
C.II.2.	Payables to credit institutions	127		
C.II.3.	Short-term advances received	128		
C.II.4.	Trade payables	129	15 759	14 496
C.II.5.	Short-term bills of exchange to be paid	130		
C.II.6.	Payables – controlled or controlling entity	131		
C.II.7.	Payables - significant influence	132		
C.II.8.	Other payables	133	558 712	238 672
C.II.8.1.	Payables to equity holders	134		
C.II.8.2.	Short-term assistance	135		
C.II.8.3.	Payroll payables	136	527	688
C.II.8.4.	Payables - social security and health insurance	137	314	399
C.II.8.5.	State - tax liabilities and grants	138	96	3 431
C.II.8.6.	Estimated payables	139	763	756
C.II.8.7.	Other payables	140	557 012	233 398

Ident. a	LIABILITIES b	Line c	Current period 5	Previous period 6
C.III.	Accrued liabilities (III.1. to III.2.)	148		
C.III.1.	Accrued expenses	149		
C.III.2.	Deferred revenues	150		
D.	Accrued liabilities (D.1. to D.2.)	141	2 892	2 098
D.1.	Accrued expenses	142	2 892	2 098
D.2.	Deferred revenues	143		

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