

The investment company APS obtained over EUR 26 million the last year

Prague, 3 July 2017 - APS Holding a.s. (APS) gained total income over EUR 26,3 million and achieved the net profit of EUR 4,9 million. APS has grown the fifth year in a row and continued to expand throughout Europe.

In the year 2016, APS expanded into three European countries: Croatia, Cyprus, and Hungary. The company has enclosed transactions with a total nominal value of EUR 1,4 billion. Its growth continues in 2017: up to this day, this year's acquired investments exceed nominal value of EUR 600 million, and the company will service distressed debts worth EUR 2,4 billion in a joint venture with Cypriot Hellenic Bank.

Martin Machoň, CEO of APS, comments: *„Last year, we established itself among significant European investors in a non-performing loans segment. We managed to keep growing despite the costly expansion into Croatia, Cyprus, and Hungary. All the new countries have considerable investment potential, which we are going to exploit this year. Right now, we are searching for new opportunities in Greece and Italy. These countries belong among the most promising ones in Europe when it comes to investment. We hope to reinvest the profit into broadening our company.“*

Viktor Levkanič, Chief Investment Officer of APS, adds: *„We are successfully competing with the global investors. Last year we enclosed our first transaction ever, that exceeds EUR billion. I believe that thanks to our detailed knowledge of individual countries, our position as investors is going to strengthen significantly.“*

APS, together with its partners, invests into debts in default, mostly into corporate debts. Its goal is always to find the solution that enables debtors to take control over their financial situation and gradually cope with their obligations. APS, through its local branches, provides the whole process of debts recovery. Usual sellers are banks, which reduce their credit exposure and strengthen their position in the market due to ongoing sales of blocks of debts.

APS remains active mostly in Central European and Southern European regions. The company is a long-acting market leader in Romania and has gained a significant position in other European countries. APS has significantly strengthened its position in the region:

- The acquisition of two portfolios in Croatia, with the nominal value over EUR 550 million

- The acquisition in Hungary, with the nominal value reaching EUR 140 million
- The Cypriot joint venture with Hellenic Bank (51% APS, 49% Hellenic Bank), servicing a loan portfolio of EUR 2,4 billion.

EUR '000	2012	2013	2014	2015	2016
Total Income (incl. other Income)	5,518	8,961	12,311	18,979	26,259
EBITDA	1,064	1,821	3,240	7,562	10,165
EBIT	724	1,201	3,045	6,367	8,741
Net Profit	530	1,612	2,552	4,349	4,931

For more details, please read the published APS Holding Annual Report.

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APS is a leading company in investment, management, and recovery of loan portfolios and real estate within Central and South-Eastern Europe. Founded in 2004, the company is headquartered in Prague, Czech Republic. APS provides comprehensive services in investment advisory and recovery management for non-performing and performing loan portfolios as well as asset management. Through its more than 650 experts, it provides services in 11 European countries: Bulgaria, Croatia, Cyprus, the Czech Republic, Hungary, Montenegro, Poland, Romania, Greece, Serbia, and Slovakia. APS manages assets with a total nominal value of more than €5.1 billion and provides exclusive investment advisory to four investments vehicles as well as recognised institutional investors. Since 2013, APS has been an official partner of the International Finance Corporation (IFC), a member of the World Bank.