

## Basic Economic Facts of PROFIT CREDIT Poland Sp. z o.o.

Financial figures up to 31<sup>th</sup> December of 2009, AUDITED

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

		2008	2009	% Y/Y
Number of loans and credits provided	Private	14 502	13 677	94%
	Business			
	Total	14 502	13 677	94%
Nominal value of loans and credits provided	Private	25 116	22 080	88%
	Business			
	Total	25 116	22 080	88%
Share in total production	Private	100%	100%	
	Business			

### Human resources

	2008	2009	% Y/Y
Number of employees	203	151	74%
Number of external credit advisors	1056	429	41%
Number of external collectors	62	86	139%

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

	2008	2009	% Y/Y
Equity	-6 374	-4 903	n/a
EBIT	-1 244	9 084	n/a
EBITDA	-946	9 316	n/a
Total assets	33 080	39 700	120%
Receivables	29 248	35 504	121%
Revenues	19 183	41 141	214%
Costs	24 466	37 840	155%
Profit/Loss before taxation	-5 283	3 301	n/a
Income tax	-1 693	1 754	n/a
Profit/Loss after taxation	-3 590	1 547	n/a

**Financial indicators of company in accordance with IFRS (in EUR ths)**

	2009	2009
	IFRS	LAS
Equity	-11 705	-4 903
EBIT	16 999	9 084
EBITDA	17 231	9 316
Total assets	33 774	39 700
Receivables	29 353	35 504
Revenues	36 734	41 141
Costs	25 519	37 840
Profit/Loss before taxation	11 215	3 301
Income tax	2 438	1 754
Profit/Loss after taxation	8 778	1 547

IFRS results are preliminary and non-audited.

Notice:

- 1) Exchange rates used for 2008 period is as at 31.12.2008
- 2) Exchange rates used for 2009 period is as at 31.12.2009