

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

Financial figures up to 31<sup>th</sup> December of 2007, AUDITED

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

		2006	2007	% Y/Y
Number of loans and credits provided	Private	7 849	13 190	168%
	Business			
	Total	7 849	13 190	168%
Nominal value of loans and credits provided	Private	20 051	27 684	138%
	Business			
	Total	20 051	27 684	138%
Share in total production	Private	100%	100%	
	Business			

### Human resources

	2006	2007	% Y/Y
Number of employees	100	161	161%
Number of external credit advisors	599	887	148%
Number of external collectors	97	133	137%

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

	2006	2007	% Y/Y
Equity	-4 760	-3 896	n/a
EBIT	1 418	6 170	435%
EBITDA	1 617	6 493	402%
Total assets	18 873	29 158	155%
Receivables	16 784	26 807	160%
Revenues	14 807	20 209	136%
Costs	17 038	18 175	107%
Profit/Loss before taxation	-2 231	2 035	n/a
Income tax	435	1 197	275%
Profit/Loss after taxation	-2 666	838	n/a

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

	<b>2007 IFRS</b>	<b>2007 LAS</b>
Equity	- 5 971	-3 896
EBIT	4 907	6 170
EBITDA	5 230	6 493
Total assets	27 017	29 158
Receivables	24 592	26 807
Revenues	14 228	20 209
Costs	13 457	18 175
Profit/Loss before taxation	771	2 035
Income tax	1 202	1 197
Profit/Loss after taxation	-431	838

Notice:

- 1) Exchange rates used for 2006 and 2007 period is as at 31.12.2007