

Basic Economic Facts of PROFI CREDIT Poland Sp. z o.o.

Financial figures up to 31th December of 2011

Volume of loans and credits provided (in EUR ths)

		4Q/2010	4Q/2011	% Y/Y
Number of loans and credits provided	Private	14 015	24 152	172%
	Business			
	Total	14 015	24 152	172%

Nominal value of loans and credits provided	Private	26 582	3 948	15%
	Business			
	Total	26 582	3 948	15%

Share in total production	Private	100%	100%
	Business		

Human resources

	4Q/2010	4Q/2011	% Y/Y
Number of employees	143	156	109%
Number of external credit advisors	596	1155	194%
Number of external collectors	68	68	100%

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

	4Q/2010	4Q/2011	% Y/Y
Equity	-5 246	-9 355	n/a
EBIT	7 352	2 440	33%
EBITDA	7 576	2 202	29%
Total assets	41 674	46 528	112%
Receivables	38 433	41 906	109%
Revenues	34 587	31 560	91%
Costs	33 017	35 745	108%
Profit/Loss before taxation	1 571	-4 185	n/a
Income tax	1 753	493	28%
Profit/Loss after taxation	-183	-4 678	n/a

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

	2011	2011
	IFRS	LAS
Equity	-21 770	-9 355
EBIT	-2 854	2 440
EBITDA	-2 615	2 202
Total assets	33 627	46 528
Receivables	28 843	41 906
Revenues	22 965	31 560
Costs	32 205	35 745
Profit/Loss before taxation	-9 240	-4 185
Income tax	344	493
Profit/Loss after taxation	-9 584	-4 678

Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2011 period is as at 31.12.2011
- 2) Exchange rate used for 2010 period is as at 31.12.2010