

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

Financial figures up to 30st June of 2010

Volume of loans and credits provided (in EUR ths)

		2Q/2009	2Q/2010	% Y/Y
Number of loans and credits provided	Private	6 669	6 993	105%
	Business			
	Total	6 669	6 993	105%

		2Q/2009	2Q/2010	% Y/Y
Nominal value of loans and credits provided	Private	10 128	12 496	123%
	Business			
	Total	10 128	12 496	123%

		2Q/2009	2Q/2010
Share in total production	Private	100%	100%
	Business		

Human resources

	2Q/2009	2Q/2010	% Y/Y
Number of employees	202	144	71%
Number of external credit advisors	490	521	106%
Number of external collectors	74	75	101%

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

	2Q/2009	2Q/2010	% Y/Y
Equity	-8 388	-5 653	n/a
EBIT	3	2 594	82499%
EBITDA	106	2 705	2562%
Total assets	33 050	40 200	122%
Receivables	29 091	36 646	126%
Revenues	10 750	15 772	147%
Costs	13 446	15 905	118%
Profit/Loss before taxation	-2 697	-133	n/a
Income tax	-261	671	n/a
Profit/Loss after taxation	-2 436	-800	n/a

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

	2010	2010
	IFRS	LAS
Equity	-13 488	-5 653
EBIT	1 599	2 594
EBITDA	1 709	2 705
Total assets	31 765	40 200
Receivables	28 062	36 646
Revenues	11 086	15 772
Costs	12 211	15 901
Profit/Loss before taxation	-1 125	-129
Income tax	901	671
Profit/Loss after taxation	-2 026	-800

Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2010 period is as at 30.06.2010
- 2) Exchange rate used for 2009 period is as at 30.06.2009