

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

Financial figures up to 30th September of 2009

Volume of loans and credits provided (in EUR ths)

		3Q/2008	3Q/2009	% Y/Y
Number of loans and credits provided	Private	10 307	10 528	102%
	Business			
	Total	10 307	10 528	102%

Nominal value of loans and credits provided	Private	21 810	16 687	77%
	Business			
	Total	21 810	16 687	77%

Share in total production	Private	100%	100%
	Business		

Human resources

	3Q/2008	3Q/2009	% Y/Y
Number of employees	197	158	80%
Number of external credit advisors	1015	504	50%
Number of external collectors	57	84	147%

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

	3Q/2008	3Q/2009	% Y/Y
Equity	-1 544	-7 566	n/a
EBIT	4 718	3 263	69%
EBITDA	5 000	3 430	69%
Total assets	37 399	34 809	93%
Receivables	33 609	31 679	94%
Revenues	21 451	20 421	95%
Costs	20 222	21 376	106%
Profit/Loss before taxation	1 229	-955	n/a
Income tax	-1 573	352	n/a
Profit/Loss after taxation	2 802	-1 307	n/a

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

	2009	2009
	IFRS	LAS
Equity	-13 952	-7 566
EBIT	1 271	3 263
EBITDA	1 438	3 430
Total assets	28 710	34 809
Receivables	24 174	31 679
Revenues	17 887	20 421
Costs	20 834	21 376
Profit/Loss before taxation	-2 947	-955
Income tax	494	352
Profit/Loss after taxation	-3 442	-1 307

Results are preliminary and non-audited.

Notice:

- 1) Exchange rates used for 2008 and 2009 period is as at 30.09.2009
- 2) Exchange rates used for 2008 period is as at 30.09.2008