

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

Financial figures up to 31st December of 2008

Volume of loans provided (EUR)

		4Q/2007	4Q/2008	% Y/Y
Number of loans provided	Private	13 190	14 502	110%
	Business			
	Total	13 190	14 502	110%

Nominal value of loans provided	Private	27 595 360	25 116 104	91%
	Business			
	Total	27 595 360	25 116 104	91%

Share in total production	Private	100%	100%
	Business		

Human resources

	4Q/2007	4Q/2008	% Y/Y
Number of employees	161	203	126%
Number of external credit advisors	887	1056	119%
Number of external collectors	129	62	48%

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

	4Q/2007	4Q/2008	% Y/Y
Equity	-3 883 151	-6 592 215	n/a
EBIT	6 150 317	-1 337 022	n/a
EBITDA	6 472 327	-1 040 013	n/a
Total assets	29 065 131	32 364 360	111%
- thereof receivables	26 720 757	29 285 856	110%
Total revenues	20 144 561	18 927 108	94%
Costs	18 116 612	24 302 057	134%
Profit before taxation	2 027 949	-5 374 949	n/a
Income tax	1 192 916	-1 986 991	n/a
Profit after taxation	835 032	-3 387 958	n/a

Financial indicators in accordance with IFRS (EUR)

	4Q/2008 IFRS	4Q/2008 LAS
Equity	-8 765 160	-6 592 215
EBIT	-1 791 299	-1 337 022
EBITDA	-1 494 290	-1 040 013
Total assets	30 522 777	32 364 360
- thereof receivables	27 349 794	29 285 856
Total revenues	16 973 933	18 927 108
Costs	22 803 159	24 302 057
Profit before taxation	-5 829 226	-5 374 949
Income tax	-1 794 827	-1 986 991
Profit after taxation	-4 034 399	-3 387 958

Results are preliminary and non-audited.

Notice:

- 1) Exchange rates used for 2007 period is as at 31.12.2007
- 2) Exchange rates used for 2008 period is as at 31.12.2008