

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

Financial figures up to 31st March of 2011

Volume of loans and credits provided (in EUR ths)

		1Q/2010	1Q/2011	% Y/Y
Number of loans and credits provided	Private	3 201	4 164	130%
	Business			
	Total	3 201	4 164	130%

Nominal value of loans and credits provided	Private	5 963	7 962	134%
	Business			
	Total	5 963	7 962	134%

Share in total production	Private	100%	100%
	Business		

Human resources

	1Q/2010	1Q/2011	% Y/Y
Number of employees	148	149	101%
Number of external credit advisors	495	598	121%
Number of external collectors	86	67	78%

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

	1Q/2010	1Q/2011	% Y/Y
Equity	-3 265	-5 603	n/a
EBIT	2 912	1 315	45%
EBITDA	2 972	1 368	46%
Total assets	42 263	42 503	101%
Receivables	38 939	39 179	101%
Revenues	9 472	7 225	76%
Costs	7 992	7 353	92%
Profit/Loss before taxation	1 480	-128	n/a
Income tax	814	277	34%
Profit/Loss after taxation	666	-405	n/a

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

	2011	2011
	IFRS	LAS
Equity	-15 496	-5 603
EBIT	768	1 315
EBITDA	821	1 368
Total assets	32 360	42 503
Receivables	28 868	39 179
Revenues	5 721	7 225
Costs	6 396	7 353
Profit/Loss before taxation	-675	-128
Income tax	478	277
Profit/Loss after taxation	-1 153	-405

Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2011 period is as at 31.03.2011
- 2) Exchange rate used for 2010 period is as at 31.03.2010