



# **Profireal Group SE**

**Interim Financial Statements  
for the twelve month period  
ended 31 December 2007**

**(audited)**

**January 2008**



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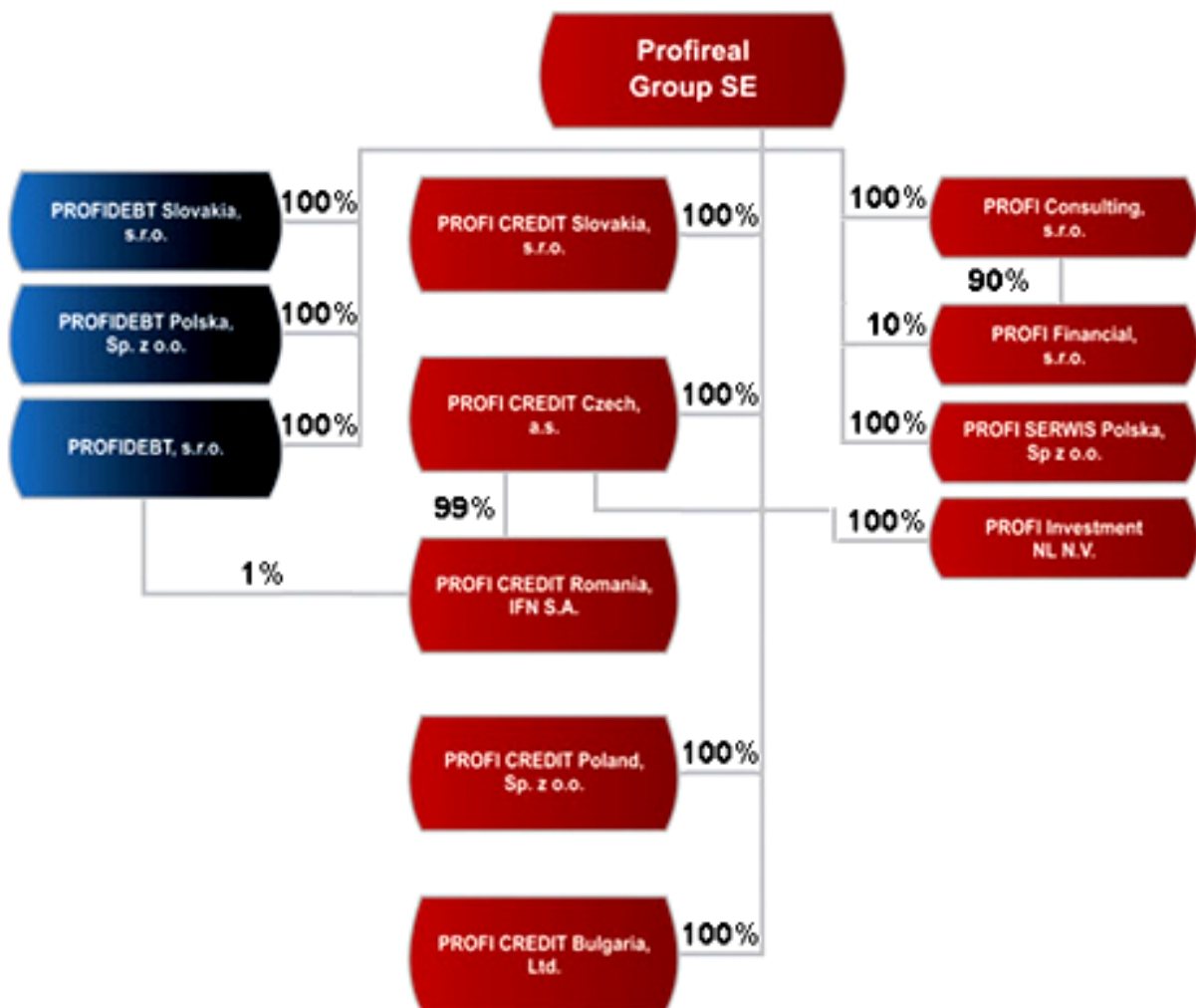
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## 1. Identifying data

**Company name:** PROFIREAL Group SE  
**Company status:** European Company (SE)

**Registered office:** Naritaweg 165  
 1043BW Amsterdam  
 Nizozemské království

## 2. Organisational structure of Profireal Group





## 3. Shareholders

**99%**

David Beran

Veleň, Mírovce, U Lípy 42, PSČ 250 63, Česká republika

**1%**

Arte Invest N.V.

Shottegatweg Oost 44, Curacao, Nizozemské Antily

## 4. Board of Directors

### **Members of The Board of Management:**

Nicolien Laura Bernardien van der Koogh,

David Chour,

Zdeněk Lhotský,

Marlon Antonio Hironimo Martis,

Robert Hendrik Rottinghuis,

Monique Charlotte Rosenkotter-Donken,

## 5. Key Moments

In the year 2007, the financial group Profireal Group provided borrowings and credits to its clients at a total volume of EUR 136.3 million. Compared to the year 2006, when the volume of granted credits had represented EUR 110.1 million, Profireal thus recorded a growth of almost 24 %. The financial group Profireal Group has lent almost EUR 563.5 million to its clients since the year 2000. Credits or loans were granted to 75 thousand Profireal Group clients in the course of the year 2007, with the average credit amount being EUR 1,800 Eur.

Profireal Group has successfully redesigned its organizational structure. On 21<sup>st</sup> December 2007, the company PROFIREAL Group SE was entered in the Dutch Companies Register to become the parent company of the financial group Profireal Group.

The company PROFI CREDIT IFN S.A. started to sell credits in the Romanian market in December. Having successfully obtained a licence from the Romanian National Bank earlier in October, PROFI CREDIT thus de facto launched its business activity in Romania. The company PROFI CREDIT IFN S.A. has its seat in Bucharest. At present, the clients are invited to apply for Employee credits, with the Business credits designed for legal entities being still in a preparatory stage.

The European Parliament has endorsed new rules governing the administration of consumer loans worth EUR 200,- to EUR 75,000,- across the EU. The new legislature should change the procedures of providing loans used for consumer items. The EU member countries should implement the rules in their legal systems by the year 2009. The by far most dramatic change is the possibility for a client to withdraw from a loan contract within its first 14 days, and also the sanctions for premature redemption of consumer loans are expected to fall at the same time.

## 6. Financial Results

The results are quoted in EUR and they have been converted using the foreign exchange rates effective as of 31.12.2007. The figures stated below are audited and reported according to IFRS.

### 6.1 Consolidated Financial Results of Profireal Group SE

#### 6.1.1 Volume of loans and credits provided (in EUR ths)

		2006	2007	% index
Number of loans and credits provided	Private	55 643	74 462	134%
	Business	536	551	103%
	Total	56 179	75 013	134%

		2006	2007	% index
Nominal value of loans and credits provided	Private	102 251	132 914	106%
	Business	3 929	3 426	106%
	Total	106 180	136 340	106%

		2006	2007
Share in total production	Private	96,3%	97,5%
	Business	3,7%	2,5%

#### 6.1.2 Volume of purchased receivables (in EUR ths)

	2006	2007	% index
Nominal value of repurchased receivables	41 220	26 751	64,9%

	2006	2007	% index
Number of repurchased receivables	36 037	18 569	51,5%

#### 6.1.3 Human resources

	2006	2007	% index
Number of employees	352	566	161%
Number of external credit advisors	2 054	2 893	141%
Number of external collectors	375	490	131%

#### 6.1.4 Financial results of company (in EUR ths)

	2006	2007	% index
Equity	-6 750	-545	n/a
EBIT	16 726	29 298	175%
EBITDA	17 213	30 173	175%
Total assets	113 594	162 623	143%
Receivables	106 317	153 510	144%
Revenues	39 777	64 867	163%
Costs	40 754	54 121	133%
Profit/Loss before taxation	-977	10 746	n/a
Income tax	744	4 798	645%
Profit/Loss after taxation	-1 721	5 948	n/a