



Consolidated Financial Results of Profireal Group SE

Financial figures up to 31st December of 2008, **AUDITED**

Volume of loans and credits provided (in EUR ths)

| | | 2007 | 2008 | % index |
|--------------------------------------|----------|--------|--------|---------|
| Number of loans and credits provided | Private | 74 462 | 81 222 | 109% |
| | Business | 551 | 572 | 104% |
| | Total | 75 013 | 81 794 | 109% |

| | | | | |
|---|----------|---------|---------|------|
| Nominal value of loans and credits provided | Private | 132 914 | 139 677 | 105% |
| | Business | 3 426 | 3 593 | 105% |
| | Total | 136 340 | 143 270 | 105% |

| | | | |
|---------------------------|----------|-------|-------|
| Share in total production | Private | 97,5% | 97,5% |
| | Business | 2,5% | 2,5% |

Human resources

| | 2007 | 2008 | % index |
|------------------------------------|-------|-------|---------|
| Number of employees | 566 | 682 | 120% |
| Number of external credit advisors | 2 893 | 3 319 | 115% |
| Number of external collectors | 490 | 446 | 91% |

Financial results of company (in EUR ths)

| | 2007 | 2008 | % index |
|-----------------------------|---------|---------|---------|
| Equity | -545 | -1 188 | n/a |
| EBIT | 29 298 | 19 995 | 68% |
| EBITDA | 30 173 | 21 277 | 71% |
| Total assets | 162 623 | 189 663 | 117% |
| Receivables | 153 510 | 181 206 | 118% |
| Revenues | 64 867 | 87 801 | 135% |
| Costs | 54 121 | 91 333 | 169% |
| Profit/Loss before taxation | 10 746 | -3 532 | n/a |
| Income tax | 4 798 | -1 549 | n/a |
| Profit/Loss after taxation | 5 948 | -1 983 | n/a |

Results are audited in accordance with IFRS.

Notice:

Exchange rates used for 2007 period is at as 31.12.2007.

Exchange rates used for 2008 period is at as 31.12.2008.