



Consolidated Financial Results of Profireal Group SE

Financial figures up to 30th June of 2009, **NON - AUDITED**

Volume of loans and credits provided (in EUR ths)

		2Q/2008	2Q/2009	% index
Number of loans and credits provided	Private	39 217	31 155	79%
	Business	264	334	127%
	Total	39 481	31 489	80%

Nominal value of loans and credits provided	Private	74 042	55 036	74%
	Business	1 935	1 912	99%
	Total	75 977	56 948	75%

Share in total production	Private	97,5%	96,6%
	Business	2,5%	3,4%

Human resources

	2Q/2008	2Q/2009	% index
Number of employees	632	638	101%
Number of external credit advisors	2 826	2 275	81%
Number of external collectors	487	490	101%

Financial results of company (in EUR ths)

	2Q/2008	2Q/2009	% index
Equity	2 250	-3 363	n/a
EBIT	16 349	10 190	62%
EBITDA	16 923	10 693	63%
Total assets	196 093	204 105	104%
Receivables	184 957	192 017	104%
Revenues	40 896	40 608	99%
Costs	36 096	43 078	119%
Profit/Loss before taxation	4 800	-2 470	n/a
Income tax	738	1 884	255%
Profit/Loss after taxation	4 062	-4 354	n/a

Results are preliminary and non-audited in accordance with IFRS.

Notice:

Exchange rates used for 2008 period is at as 30.6.2008.

Exchange rates used for 2009 period is at as 30.6.2009.