



Consolidated Financial Results of Profireal Group SE

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

Volume of loans and credits provided (in EUR ths)

		3Q/2008	3Q/2009	% index
Number of loans and credits provided	Private	60 884	48 273	79%
	Business	402	476	118%
	Total	61 286	48 749	80%

Nominal value of loans and credits provided	Private	112 656	87 781	78%
	Business	2 664	2 790	105%
	Total	115 320	90 571	79%

Share in total production	Private	97,7%	96,9%
	Business	2,3%	3,1%

Human resources

	3Q/2008	3Q/2009	% index
Number of employees	667	576	86%
Number of external credit advisors	3 020	2 241	74%
Number of external collectors	456	513	113%

Financial results of company (in EUR ths)

	3Q/2008	3Q/2009	% index
Equity	7 507	-212	n/a
EBIT	26 850	22 060	82%
EBITDA	27 766	22 779	82%
Total assets	207 454	214 099	103%
Receivables	195 859	202 167	103%
Revenues	61 583	66 308	108%
Costs	52 199	63 708	122%
Profit/Loss before taxation	9 384	2 600	n/a
Income tax	1 665	3 400	204%
Profit/Loss after taxation	7 720	-800	n/a

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

Notice:

Exchange rates used for 2008 period is at as 30.9.2008.

Exchange rates used for 2009 period is at as 30.9.2009.