



Consolidated Financial Results of Profireal Group SE

Financial figures up to 31st December of 2009, *AUDITED*

Volume of loans and credits provided (in EUR ths)

		2008	2009	%index
Number of loans and credits provided	Private	81 222	63 416	78%
	Business	572	648	113%
	Total	81 794	64 064	78%

Nominal value of loans and credits provided	Private	139 677	114 677	82%
	Business	3 593	3 664	102%
	Total	143 270	118 341	83%

Share in total production	Private	97,5%	96,9%
	Business	2,5%	3,1%

Human resources

	2008	2009	%index
Number of employees	682	567	83%
Number of external credit advisors	3 319	2 251	68%
Number of external collectors	446	422	95%

Financial results of company (in EUR ths)

	2008	2009	%index
Equity	-1 188	-5 290	n/a
EBIT	19 995	26 375	132%
EBITDA	21 277	27 448	129%
Total assets	189 663	202 125	107%
Receivables	181 206	193 322	107%
Revenues	87 801	83 884	96%
Costs	91 333	83 327	91%
Profit/Loss before taxation	-3 532	557	n/a
Income tax	-1 549	4 911	n/a
Profit/Loss after taxation	-1 983	-4 354	n/a

Results are audited in accordance with IFRS.

Notice:

Exchange rates used for 2008 period is at as 31.12.2008.

Exchange rates used for 2009 period is at as 31.12.2009.