



Consolidated Financial Results of Profireal Group SE

Financial figures up to 30th September of 2010, **NON - AUDITED**

Volume of loans and credits provided (in EUR ths)

		3Q/2009	3Q/2010	%index
Number of loans and credits provided	Private	48 273	44 224	92%
	Business	476	462	97%
	Total	48 749	44 686	92%

Nominal value of loans and credits provided	Private	87 781	93 876	107%
	Business	2 790	3 126	112%
	Total	90 571	97 001	107%

Share in total production	Private	96,9%	96,8%
	Business	3,1%	3,2%

Human resources

	3Q/2009	3Q/2010	%index
Number of employees	576	539	94%
Number of external credit advisors	2 241	2 112	94%
Number of external collectors	513	485	95%

Financial results of company (in EUR ths)

	3Q/2009	3Q/2010	%index
Equity	-212	-11 089	n/a
EBIT	22 060	24 443	111%
EBITDA	22 779	27 737	122%
Total assets	214 099	214 631	100%
Receivables	202 167	203 472	101%
Revenues	66 308	70 052	106%
Costs	63 708	67 120	105%
Profit/Loss before taxation	2 600	2 932	113%
Income tax	3 400	4 575	135%
Profit/Loss after taxation	-800	-1 644	n/a

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

Notice:

Exchange rates used for 3Q/2009 period is at as 30.9.2009.

Exchange rates used for 3Q/2010 period is at as 30.9.2010.