



Consolidated Financial Results of Profireal Group SE

Financial figures up to 30th of September 2011, *NON-AUDITED*

Volume of loans and credits provided (in EUR ths)

		2010	2011	% index
Number of loans and credits provided	Private	44 224	51 124	116%
	Business	462	470	102%
	Total	44 686	51 594	115%

Nominal value of loans and credits provided	Private	93 876	107 443	114%
	Business	3 126	2 952	94%
	Total	97 001	110 395	114%

Share in total production	Private	96,8%	97,3%
	Business	3,2%	2,7%

Human resources

	2010	2011	% index
Number of employees	539	581	108%
Number of external credit advisors	2 112	2 954	140%
Number of external collectors	485	465	96%

Financial results of company (in EUR ths)

	2010	2011	% index
Equity	-11 265	-19 529	n/a
EBIT	24 529	18 509	75%
EBITDA	25 241	19 097	76%
Total assets	219 484	226 548	103%
Receivables	203 456	213 910	105%
Revenues	70 052	74 429	106%
Costs	67 120	80 470	120%
Profit/Loss before taxation	2 932	-6 041	n/a
Income tax	4 575	2 140	47%
Profit/Loss after taxation	-1 644	-8 181	n/a

Results are non-audited in accordance with IFRS.

Notice:

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

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