

Basic Economic Facts of PROFI CREDIT Poland Sp. z o.o. Financial figures up to 31th December of 2014, AUDITED

Volume of loans and credits provided (in EUR ths)

		4Q/2013	4Q/2014	% YY
Number of loans and credits provided	Private	46 326	52 048	112%
	Business	1201	590	49%
	Total	47 527	52 638	111%

		4Q/2013	4Q/2014	% YY
Nominal value of loans and credits provided	Private	86 608	109 004	126%
	Business	15 627	3 862	25%
	Total	102 235	112 866	110%

		4Q/2013	4Q/2014
Share in total production	Private	85%	97%
	Business	15%	3%

Human resources

	4Q/2013	4Q/2014	% YY
Number of employees	241	0	0%
Number of external credit advisors	2310	0	0%
Number of external collectors	120	0	0%

Financial indicators of company in accordance with local accounting standards (in EUR ths)

	4Q/2013	4Q/2014	% YY
Equity	11 981	2 189	18%
EBIT	28 152	34 533	123%
EBITDA	28 442	34 868	123%
Total assets	104 788	2 194	2%
Receivables	94 599	2 156	2%
Revenues	75 552	96 058	127%
Costs	58 415	73 921	127%
Profit/Loss before taxation	17 137	22 137	129%
Income tax	1 822	5 809	319%
Profit/Loss after taxation	15 314	16 328	107%

Notice:

- 1) Exchange rate used for 2014 period is as at 31.12.2014
- 2) Exchange rate used for 2013 period is as at 31.12.2013