

## Basic Economic Facts of PROFI CREDIT Poland Sp. z o.o.

Financial figures up to 31<sup>th</sup> December of 2012, AUDITED

### Volume of loans and credits provided (in EUR ths)

		4Q/2011	4Q/2012	% Y/Y
Number of loans and credits provided	Private	24 152	35 515	147%
	Business		150	
	Total	24 152	35 665	148%

Nominal value of loans and credits provided	Private	39 480	67 693	171%
	Business		890	
	Total	39 480	68 582	174%

Share in total production	Private	100%	99%
	Business		1%

### Human resources

	4Q/2011	4Q/2012	% Y/Y
Number of employees	156	181	116%
Number of external credit advisors	1155	1432	124%
Number of external collectors	68	78	115%

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

	4Q/2011	4Q/2012	% Y/Y
Equity	-9 321	-3 399	n/a
EBIT	2 151	19 336	899%
EBITDA	2 389	19 593	820%
Total assets	46 633	70 174	150%
Receivables	41 376	62 444	151%
Revenues	32 085	55 754	174%
Costs	36 320	45 609	126%
Profit/Loss before taxation	-4 234	10 145	n/a
Income tax	410	3 344	816%
Profit/Loss after taxation	-4 644	6 801	n/a

**Financial indicators of company in accordance with IFRS (in EUR ths )**

	2012	2012
	IFRS	LAS
Equity	-14 331	-3 399
EBIT	16 351	19 336
EBITDA	16 608	19 593
Total assets	57 931	70 174
Receivables	50 367	62 444
Revenues	38 220	55 754
Costs	31 060	45 609
Profit/Loss before taxation	7 160	10 145
Income tax	2 779	3 344
Profit/Loss after taxation	4 381	6 801

Notice:

- 1) Exchange rate used for 2012 period is as at 31.12.2012
- 2) Exchange rate used for 2011 period is as at 31.12.2011