

## Basic Economic Facts of PROFI CREDIT Poland Sp. z o.o. Financial figures up to 31<sup>th</sup> December of 2013, AUDITED

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

		4Q/2012	4Q/2013	% Y/Y
Number of loans and credits provided	Private	35 515	46 326	130%
	Business	150	1201	801%
	Total	35 665	47 527	133%

Nominal value of loans and credits provided	Private	67 693	86 608	128%
	Business	890	15 627	1756%
	Total	68 582	102 235	149%

Share in total production	Private	99%	85%
	Business	1%	15%

### Human resources

	4Q/2012	4Q/2013	% Y/Y
Number of employees	181	241	133%
Number of external credit advisors	1432	2310	161%
Number of external collectors	78	120	154%

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

	4Q/2012	4Q/2013	% Y/Y
Equity	-3 399	11 981	n/a
EBIT	19 336	28 152	146%
EBITDA	19 593	28 442	145%
Total assets	70 174	104 788	149%
Receivables	62 444	94 599	151%
Revenues	55 754	75 552	136%
Costs	45 609	58 415	128%
Profit/Loss before taxation	10 145	17 137	169%
Income tax	3 344	1 822	55%
Profit/Loss after taxation	6 801	15 314	225%

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

	2013	2013
	IFRS	LAS
Equity	-2 245	11 981
EBIT	23 794	28 152
EBITDA	24 084	28 442
Total assets	88 617	104 788
Receivables	78 965	94 599
Revenues	50 910	75 552
Costs	38 131	58 415
Profit/Loss before taxation	12 779	17 137
Income tax	994	1 822
Profit/Loss after taxation	11 785	15 314

Notice:

- 1) Exchange rate used for 2013 period is as at 31.12.2013
- 2) Exchange rate used for 2012 period is as at 31.12.2012