

Basic Economic Facts of PROFİ CREDIT Poland Sp. z o.o.

 Financial figures up to 31th December of 2011, AUDITED

Volume of loans and credits provided (in EUR ths)

		4Q/2010	4Q/2011	%YY
Number of loans and credits provided	Private	14 015	24 152	172%
	Business			
	Total	14 015	24 152	172%

Nominal value of loans and credits provided	Private	26 582	3 948	15%
	Business			
	Total	26 582	3 948	15%

Share in total production	Private	100%	100%
	Business		

Human resources

	4Q/2010	4Q/2011	%YY
Number of employees	143	156	109%
Number of external credit advisors	596	1155	194%
Number of external collectors	68	68	100%

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

	4Q/2010	4Q/2011	%YY
Equity	-5 246	-9 321	n/a
EBIT	7 352	2 151	29%
EBITDA	7 576	2 389	32%
Total assets	41 674	46 633	112%
Receivables	38 433	41 376	108%
Revenues	34 587	32 085	93%
Costs	33 017	36 320	110%
Profit/Loss before taxation	1 571	-4 234	n/a
Income tax	1 753	410	23%
Profit/Loss after taxation	-183	-4 644	n/a

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

	2011	2011
	IFRS	LAS
Equity	-17 123	-9 321
EBIT	1 768	2 151
EBITDA	2 006	2 389
Total assets	38 016	46 633
Receivables	32 597	41 376
Revenues	23 072	32 085
Costs	27 690	36 320
Profit/Loss before taxation	-4 618	-4 234
Income tax	341	410
Profit/Loss after taxation	-4 959	-4 644

IFRS Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2011 period is as at 31.12.2011
- 2) Exchange rate used for 2010 period is as at 31.12.2010