

Basic Economic Facts of PROFI CREDIT Slovakia, s.r.o.

Financial figures up to 31st December of 2010, NON-AUDITED

Volume of loans provided (in EUR ths)

		2009	2010	% Y/Y
Number of loans and credits provided	Private	15 298	18 225	119%
	Business	157	103	66%
	Total	15 455	18 328	119%

Nominal value of loans and credits provided	Private	27 561	37 770	137%
	Business	604	421	70%
	Total	28 165	38 191	136%

Share in total production	Private	98%	99%
	Business	2%	1%

Human resources

	2009	2010	% Y/Y
Number of employees	107	94	88%
Number of external credit advisors	449	413	92%
Number of external collectors	72	53	74%

Financial indicators (in EUR ths)

	2009	2010	% Y/Y
Equity	3 593	1 251	35%
EBIT	7 253	4 991	69%
EBITDA	7 426	5 125	69%
Total assets	63 537	69 943	110%
Receivables	62 880	68 113	108%
Revenues	24 708	21 408	87%
Costs	22 845	22 210	97%
Profit/Loss before taxation	1 863	-802	n/a
Income tax	655	-325	n/a
Profit/Loss after taxation	1 208	-477	n/a

Financial indicators in accordance with IFRS (in EUR ths)

	2010 IFRS	2010 SAS
Equity	3 975	1 251
EBIT	6 063	4 991
EBITDA	6 196	5 125
Total assets	52 965	69 943
Receivables	51 360	68 113
Revenues	15 953	21 408
Costs	15 368	22 210
Profit/Loss before taxation	585	-802
Income tax	117	-325
Profit/Loss after taxation	468	-477

Results are preliminary and non-audited.