

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

Financial figures up to 30th June of 2008

Volume of loans and credits provided (in EUR ths)

		2Q/2007	2Q/2008	% Y/Y
Number of loans and credits provided	Private	10 078	9 170	91%
	Business	142	72	51%
	Total	10 220	9 242	90%

Nominal value of loans and credits provided	Private	17 896	14 968	84%
	Business	700	300	43%
	Total	18 596	15 268	82%

Share in total production	Private	96%	98%
	Business	4%	2%

Human resources

	2Q/2007	2Q/2008	% Y/Y
Number of employees	75	87	116%
Number of external credit advisors	655	498	76%
Number of external collectors	72	90	125%

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

	2Q/2007	2Q/2008	% Y/Y
Equity	-1 046	1 348	n/a
EBIT	3 007	4 640	154%
EBITDA	3 075	4 721	154%
Total assets	47 478	59 254	125%
Receivables	46 431	58 863	127%
Revenues	7 553	10 373	137%
Costs	6 578	8 279	126%
Profit/Loss before taxation	975	2 094	215%
Income tax	185	373	201%
Profit/Loss after taxation	790	1 721	218%

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

	2Q/2008 IFRS	2Q/2008 SAS
Equity	-1110	1 348
EBIT	4 637	4 640
EBITDA	4 719	4 721
Total assets	40 886	59 254
Receivables	40 073	58 863
Revenues	8 318	10 373
Costs	6 227	8 279
Profit/Loss before taxation	2 091	2 094
Income tax	397	373
Profit/Loss after taxation	1 694	1 721

Results are preliminary and non-audited.

Notice:

- 1) Exchanged rates used for 2007 period is as at 31.12.2007
- 2) Exchanged rates used for 2008 period is as at 30.06.2008