

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

Financial figures up to 31st December of 2010, 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	104	97%
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	1 128	31%
EBIT	7 253	4 707	65%
EBITDA	7 426	4 841	65%
Total assets	63 537	68 647	108%
Receivables	62 880	67 560	107%
Revenues	24 708	21 492	87%
Costs	22 845	22 263	97%
Profit/Loss before taxation	1 863	-771	n/a
Income tax	655	-56	n/a
Profit/Loss after taxation	1 208	-715	n/a

Financial indicators in accordance with IFRS (in EUR ths)

	2010 IFRS	2010 SAS
Equity	27	1 128
EBIT	4 168	4 707
EBITDA	4 301	4 841
Total assets	45 935	68 647
Receivables	44 311	67 560
Revenues	17 053	21 492
Costs	18 363	22 263
Profit/Loss before taxation	-1 310	-771
Income tax	128	-56
Profit/Loss after taxation	-1 438	-715