

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

Financial figures up to 30th September of 2010, NON-AUDITED

Volume of loans provided (in EUR ths)

		3Q/2009	3Q/2010	% Y/Y
Number of loans and credits provided	Private	11 906	12 000	101%
	Business	120	90	75%
	Total	12 056	12 090	101%

Nominal value of loans and credits provided	Private	20 995	25 283	120%
	Business	463	374	81%
	Total	21 458	25 657	120%

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

Human resources

	3Q/2009	3Q/2010	% Y/Y
Number of employees	106	94	89%
Number of external credit advisors	462	416	90%
Number of external collectors	100	53	53%

Financial indicators (in EUR ths)

	3Q/2009	3Q/2010	% Y/Y
Equity	4 077	1 772	43%
EBIT	6 276	4 009	64%
EBITDA	6 407	4 110	64%
Total assets	65 312	66 254	101%
Receivables	64 821	64 350	99%
Revenues	18 855	15 967	85%
Costs	16 600	16 020	97%
Profit/Loss before taxation	2 255	-53	n/a
Income tax	563	19	3%
Profit/Loss after taxation	1 692	-72	n/a

Financial indicators in accordance with IFRS (in EUR ths)

	3Q/2010 IFRS	3Q/2010 SAS
Equity	4 395	1 772
EBIT	5 171	4 009
EBITDA	5 272	4 110
Total assets	50 708	66 254
Receivables	48 820	64 350
Revenues	11 757	15 967
Costs	10 648	16 020
Profit/Loss before taxation	1 109	-53
Income tax	222	19
Profit/Loss after taxation	887	-72

Results are preliminary and non-audited.