

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

Financial figures up to 30<sup>th</sup> June of 2010, Non-audited

### Volume of loans provided (in EUR ths)

		2Q/2009	2Q/2010	% Y/Y
Number of loans and credits provided	Private	7 763	8 996	116%
	Business	93	75	81%
	Total	7 856	9 071	115%

Nominal value of loans and credits provided	Private	13 596	17 650	130%
	Business	335	278	83%
	Total	13 931	17 928	129%

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

### Human resources

	2Q/2009	2Q/2010	% Y/Y
Number of employees	105	96	91%
Number of external credit advisors	555	451	81%
Number of external collectors	95	52	55%

### Financial indicators (in EUR ths)

	2Q/2009	2Q/2010	% Y/Y
Equity	3 287	4 303	131%
EBIT	3 987	- 710	n/a
EBITDA	4 075	- 642	n/a
Total assets	64 397	66 954	104%
Receivables	63 851	65 680	103%
Revenues	12 426	11 186	90%
Costs	11 089	14 573	131%
Profit/Loss before taxation	1 337	- 3 387	n/a
Income tax	436	- 387	n/a
Profit/Loss after taxation	901	- 3 000	n/a

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

	<b>2Q/2010 IFRS</b>	<b>2Q/2010 SAS</b>
<b>Equity</b>	4 319	4 303
<b>EBIT</b>	3 692	- 710
<b>EBITDA</b>	3 759	- 642
<b>Total assets</b>	48 769	66 954
<b>Receivables</b>	47 393	65 680
<b>Revenues</b>	7 385	11 186
<b>Costs</b>	6 370	14 573
<b>Profit/Loss before taxation</b>	1 015	- 3 387
<b>Income tax</b>	203	- 387
<b>Profit/Loss after taxation</b>	812	- 3 000

*Results are preliminary and non-audited.*