

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

Financial figures up to 31st March of 2011, NON-AUDITED

Volume of loans provided (in EUR ths)

		1Q/2010	1Q/2011	% Y/Y
Number of loans and credits provided	Private	3 218	3 533	110%
	Business	36	40	111%
	Total	3 254	3 573	110%

Nominal value of loans and credits provided	Private	6 306	8 810	140%
	Business	149	148	99%
	Total	6 455	8 958	139%

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

Human resources

	1Q/2010	1Q/2011	% Y/Y
Number of employees	99	92	93%
Number of external credit advisors	432	389	90%
Number of external collectors	60	56	93%

Financial indicators (in EUR ths)

	1Q/2010	1Q/2011	% Y/Y
Equity	4 461	634	14%
EBIT	2 447	1 011	41%
EBITDA	2 481	1 043	42%
Total assets	63 712	69 972	110%
Receivables	62 511	68 163	109%
Revenues	6 538	5 236	80%
Costs	5 429	5 833	107%
Profit/Loss before taxation	1 109	-597	n/a
Income tax	242	-68	n/a
Profit/Loss after taxation	867	-529	n/a

Financial indicators in accordance with IFRS (in EUR ths)

	1Q/2011 IFRS	1Q/2011 SAS
Equity	-866	634
EBIT	785	1 011
EBITDA	818	1 043
Total assets	45 574	69 972
Receivables	43 578	68 163
Revenues	3 608	5 236
Costs	4 286	5 833
Profit/Loss before taxation	-678	-597
Income tax	-135	-68
Profit/Loss after taxation	-543	-529

Results are preliminary and non-audited.