

## Basic Economic Facts of PROFIT CREDIT Poland Sp. z o.o.

Financial figures up to 30<sup>st</sup> June of 2013

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

		2Q/2012	2Q/2013	% Y/Y
Number of loans and credits provided	Private	17 185	18 933	110%
	Business	44	574	
	Total	17 229	19 507	113%

Nominal value of loans and credits provided	Private	31 324	33 128	106%
	Business	133	6 383	4809%
	Total	31 457	39 511	126%

Share in total production	Private	99,6%	83,8%
	Business	0,4%	16,2%

### Human resources

	2Q/2012	2Q/2013	% Y/Y
Number of employees	176	226	128%
Number of external credit advisors	1589	2134	134%
Number of external collectors	70	93	133%

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

	2Q/2012	2Q/2013	% Y/Y
Equity	-7 345	-1 558	n/a
EBIT	7 849	7 789	99%
EBITDA	7 960	7 912	99%
Total assets	57 445	78 725	137%
Receivables	51 271	69 464	135%
Revenues	24 690	29 032	118%
Costs	20 967	26 254	125%
Profit/Loss before taxation	3 723	2 778	75%
Income tax	1 287	1 144	89%
Profit/Loss after taxation	2 436	1 634	67%

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

	2013	2013
	IFRS	LAS
Equity	-11 753	-1 558
EBIT	7 332	7 789
EBITDA	7 454	7 912
Total assets	66 967	78 725
Receivables	57 948	69 464
Revenues	17 938	29 032
Costs	15 617	26 254
Profit/Loss before taxation	2 321	2 778
Income tax	614	1 144
Profit/Loss after taxation	1 707	1 634

Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2011 period is as at 30.06.2012
- 2) Exchange rate used for 2012 period is as at 30.06.2013