

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

Financial figures up to 30st June of 2014

Volume of loans and credits provided (in EUR ths)

		2Q/2013	2Q/2014	% Y/Y
Number of loans and credits provided	Private	18 933	25 036	132%
	Business	574	268	47%
	Total	19 507	25 304	130%

Nominal value of loans and credits provided	Private	33 128	53 661	162%
	Business	6 383	2 167	34%
	Total	39 511	55 828	141%

Share in total production	Private	83,8%	96,1%
	Business	16,2%	3,9%

Human resources

	2Q/2013	2Q/2014	% Y/Y
Number of employees	226	284	126%
Number of external credit advisors	2134	2358	110%
Number of external collectors	93	155	167%

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

	2Q/2013	2Q/2014	% Y/Y
Equity	-1 558	16 282	n/a
EBIT	7 789	19 410	249%
EBITDA	7 912	19 570	247%
Total assets	78 725	131 040	166%
Receivables	69 464	111 781	161%
Revenues	29 032	92 920	320%
Costs	26 254	79 704	304%
Profit/Loss before taxation	2 778	13 216	476%
Income tax	1 144	2 894	253%
Profit/Loss after taxation	1 634	10 322	632%

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

	2014	2014
	IFRS	LAS
Equity	3 620	16 282
EBIT	16 034	19 410
EBITDA	16 194	19 570
Total assets	115 979	131 040
Receivables	103 920	111 781
Revenues	31 449	92 920
Costs	21 609	79 704
Profit/Loss before taxation	9 840	13 216
Income tax	2 328	2 894
Profit/Loss after taxation	7 512	10 322

Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2Q/2013 period is as at 30.06.2013
- 2) Exchange rate used for 2Q/2014 period is as at 30.06.2014