

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

Financial figures up to 30th September of 2012

Volume of loans and credits provided (in EUR ths)

		3Q/2011	3Q/2012	% Y/Y
Number of loans and credits provided	Private	16 878	26 276	156%
	Business		92	
	Total	16 878	26 368	156%

Nominal value of loans and credits provided	Private	28 483	50 142	176%
	Business		400	
	Total	28 483	50 543	177%

Share in total production	Private	100%	99%
	Business		1%

Human resources

	3Q/2011	3Q/2012	% Y/Y
Number of employees	152	180	118%
Number of external credit advisors	1064	1386	130%
Number of external collectors	65	75	115%

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

	3Q/2011	3Q/2012	% Y/Y
Equity	-8 446	-5 162	n/a
EBIT	1 058	14 062	1329%
EBITDA	1 211	14 239	1175%
Total assets	44 696	64 905	145%
Receivables	40 317	58 676	146%
Revenues	21 668	41 191	190%
Costs	25 141	33 745	134%
Profit/Loss before taxation	-3 474	7 445	n/a
Income tax	239	2 481	1038%
Profit/Loss after taxation	-3 713	4 964	n/a

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

	2012	2012
	IFRS	LAS
Equity	-16 615	-5 162
EBIT	11 288	14 062
EBITDA	11 464	14 239
Total assets	52 878	64 905
Receivables	46 683	58 676
Revenues	30 547	41 191
Costs	25 876	33 745
Profit/Loss before taxation	4 670	7 445
Income tax	2 684	2 481
Profit/Loss after taxation	1 986	4 964

Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2012 period is as at 30.09.2012
- 2) Exchange rate used for 2011 period is as at 30.09.2011