

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

Financial figures up to 30st September of 2013

Volume of loans and credits provided (in EUR ths)

		3Q/2012	3Q/2013	% Y/Y
Number of loans and credits provided	Private	26 276	32 435	123%
	Business	92	960	1043%
	Total	26 368	33 395	127%

Nominal value of loans and credits provided	Private	50 142	58 942	118%
	Business	400	12 688	3169%
	Total	50 543	71 630	142%

Share in total production	Private	99%	82%
	Business	1%	18%

Human resources

	3Q/2012	3Q/2013	% Y/Y
Number of employees	180	230	128%
Number of external credit advisors	1386	2362	170%
Number of external collectors	75	113	151%

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

	3Q/2012	3Q/2013	% Y/Y
Equity	-5 162	944	n/a
EBIT	14 062	14 465	103%
EBITDA	14 239	14 682	103%
Total assets	64 905	91 969	142%
Receivables	58 676	80 921	138%
Revenues	41 191	48 803	118%
Costs	33 745	42 273	125%
Profit/Loss before taxation	7 445	6 531	88%
Income tax	2 481	2 312	93%
Profit/Loss after taxation	4 964	4 218	85%

Notice:

- 1) Exchange rate used for 2012 period is as at 30.09.2012
- 2) Exchange rate used for 2013 period is as at 30.09.2013