

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

Financial figures up to 30<sup>th</sup> June of 2012, *NON-AUDITED*

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

		2Q/2011	2Q/2012	% Y/Y
Number of loans and credits provided	Private	8 399	8 056	95,92%
	Business	130	1 066	820,00%
	Total	8 529	9 122	106,95%

Nominal value of loans and credits provided	Private	20 487	21 509	104,99%
	Business	625	3 623	579,68%
	Total	21 112	25 132	119,04%

Share in total production	Private	97%	86%
	Business	3%	14%

### Human resources

	2Q/2011	2Q/2012	% Y/Y
Number of employees	97	100	103,09%
Number of external credit advisors	406	455	112,07%
Number of external collectors	56	57	101,79%

### Financial indicators (in EUR ths)

	2Q/2011	2Q/2012	% Y/Y
Equity	-41	-1 448	3531,71%
EBIT	1862	2 990	160,56%
EBITDA	1926	3 057	158,71%
Total assets	72338	86 003	118,89%
Receivables	71126	84 191	118,37%
Revenues	10425	14 641	140,44%
Costs	11814	14 541	123,08%
Profit/Loss before taxation	-1389	100	-7,21%
Income tax	-179	-517	288,65%
Profit/Loss after taxation	-1210	617	-50,97%

Results are preliminary and non-audited.