

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

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

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

		3Q/2011	3Q/2012	% Y/Y
Number of loans and credits provided	Private	12 077	12 418	102,82%
	Business	181	1846	1019,89%
	Total	12 258	14 264	116,36%

Nominal value of loans and credits provided	Private	30 043	33 426	111,26%
	Business	945	6 361	673,12%
	Total	30 988	39 787	128,39%

Share in total production	Private	97%	84%
	Business	3%	16%

### Human resources

	3Q/2011	3Q/2012	% Y/Y
Number of employees	93	97	104,30%
Number of external credit advisors	404	468	115,84%
Number of external collectors	48	63	131,25%

### Financial indicators (in EUR ths)

	3Q/2011	3Q/2012	% Y/Y
Equity	-1 055	-1 687	159,91%
EBIT	2 295	4 572	199,22%
EBITDA	2 392	4 684	195,81%
Total assets	72 981	92 160	126,28%
Receivables	71 314	89 478	125,47%
Revenues	28 062	22 848	81,42%
Costs	30 705	22 741	74,06%
Profit/Loss before taxation	-2 643	108	-4,07%
Income tax	-399	-270	67,55%
Profit/Loss after taxation	-2 244	377	-16,80%

Results are preliminary and non-audited.