

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

Financial figures up to 30th September of 2013, NON-AUDITED

Volume of loans provided (in EUR ths)

		3Q/2012	3Q/2013	% Y/Y
Number of loans and credits provided	Private	12 418	15 064	21,31%
	Business	1 846	2 231	20,86%
	Total	14 264	17 295	21,25%

Nominal value of loans and credits provided	Private	33 426	38 187	14,24%
	Business	6 361	14 105	121,74%
	Total	39 787	52 292	31,43%

Share in total production	Private	84%	73%
	Business	16%	27%

Human resources

	3Q/2012	3Q/2013	% Y/Y
Number of employees	97	105	8,25%
Number of external credit advisors	468	477	1,92%
Number of external collectors	63	67	6,35%

Financial indicators (in EUR ths)

	3Q/2012	3Q/2013	% Y/Y
Equity	-1 687	25	101,47%
EBIT	4 572	7 351	60,77%
EBITDA	4 684	7 466	59,40%
Total assets	92 160	116 852	26,79%
Receivables	89 461	114 357	27,83%
Revenues	22 848	34 440	50,73%
Costs	22 741	32 564	43,20%
Profit/Loss before taxation	108	1 876	1644,95%
Income tax	-270	551	304,49%
Profit/Loss after taxation	377	1 325	251,34%

Results are preliminary and non-audited.