

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

Financial figures up to 31th December of 2012, **AUDITED**

Volume of loans provided (in EUR ths)

		2011	2012	% Y/Y
Number of loans and credits provided	Private	17 554	20 873	118,91%
	Business	258	2528	979,84%
	Total	17 812	23 401	131,38%

Nominal value of loans and credits provided	Private	43 175	52 194	120,89%
	Business	1323	9178,4452	693,76%
	Total	44 498	61 372	137,92%

Share in total production	Private	97%	85%
	Business	3%	15%

Human resources

	2011	2012	% Y/Y
Number of employees	95	98	103,16%
Number of external credit advisors	407	475	116,71%
Number of external collectors	57	96	168,42%

Financial indicators (in EUR ths)

	2011	2012	% Y/Y
Equity	-2 064	-1 300	62,97%
EBIT	2 539	6 307	248,46%
EBITDA	2 672	6 458	241,67%
Total assets	76 151	100 724	132,27%
Receivables	75 357	99 077	131,48%
Revenues	25 926	31 915	123,10%
Costs	29 425	31 833	108,19%
Profit/Loss before taxation	-3 498	82	102,33%
Income tax	-306	-683	223,27%
Profit/Loss after taxation	-3 193	764	123,95%

Results are audited.