

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

Financial figures up to 31st March of 2013

Volume of loans and credits provided (in EUR ths)

		1Q/2012	1Q/2013	% Y/Y
Number of loans and credits provided	Private	7 716	8 853	115%
	Business	10	230	
	Total	7 726	9 083	118%

Nominal value of loans and credits provided	Private	14 193	15 815	111%
	Business	117	2 198	
	Total	14 310	18 013	126%

Share in total production	Private	99%	88%
	Business	1%	12%

Human resources

	1Q/2012	1Q/2013	% Y/Y
Number of employees	173	200	116%
Number of external credit advisors	1447	1656	114%
Number of external collectors	70	87	124%

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

	1Q/2012	1Q/2013	% Y/Y
Equity	-7 330	-1 890	n/a
EBIT	5 692	4 639	82%
EBITDA	5 742	4 701	82%
Total assets	52 756	73 196	139%
Receivables	47 667	65 244	137%
Revenues	12 636	14 459	114%
Costs	8 965	12 315	137%
Profit/Loss before taxation	3 672	2 144	58%
Income tax	994	721	73%
Profit/Loss after taxation	2 678	1 423	53%

Financial indicators of company in accordance with IFRS (in EUR ths)

	2013	2013
	IFRS	LAS
Equity	-11 467	-1 890
EBIT	5 165	4 639
EBITDA	5 227	4 701
Total assets	61 755	73 196
Receivables	53 856	65 244
Revenues	8 189	14 459
Costs	5 519	12 315
Profit/Loss before taxation	2 670	2 144
Income tax	171	721
Profit/Loss after taxation	2 499	1 423

Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2012 period is as at 31.03.2012
- 2) Exchange rate used for 2013 period is as at 31.03.2013