

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

Financial figures up to 31st of December 2013, NON-AUDITED

Volume of loans provided (in EUR ths)

		4Q/2012	4Q/2013	% Y/Y
Number of loans and credits provided	Private	20 873	21 414	2,59%
	Business	2528	2 963	17,21%
	Total	23 401	24 377	4,17%

Nominal value of loans and credits provided	Private	52 194	53 769	3,02%
	Business	9178	19 447	111,88%
	Total	61 372	73 216	19,30%

Share in total production	Private	85%	73%
	Business	15%	27%

Human resources

	4Q/2012	4Q/2013	% Y/Y
Number of employees	98	111	13,27%
Number of external credit advisors	475	487	2,60%
Number of external collectors	96	61	-36,46%

Financial indicators (in EUR ths)

	4Q/2012	4Q/2013	% Y/Y
Equity	-1 300	N/A	N/A
EBIT	6 307	9 384	48,78%
EBITDA	6 458	9 538	47,70%
Total assets	100 724	123 268	22,38%
Receivables	99 077	121 203	22,33%
Revenues	31 915	46 708	46,35%
Costs	31 833	44 844	40,87%
Profit/Loss before taxation	82	N/A	N/A
Income tax	-683	N/A	N/A
Profit/Loss after taxation	764	N/A	N/A

Results are preliminary and non-audited.