

## Basic Economic Facts of PROFİ CREDIT Poland Sp. z o.o.

Financial figures up to 30<sup>th</sup> September of 2011

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

		3Q/2010	3Q/2011	% Y/Y
Number of loans and credits provided	Private	10 295	16 878	164%
	Business			
	Total	10 295	16 878	164%

Nominal value of loans and credits provided	Private	19 603	28 483	145%
	Business			
	Total	19 603	28 483	145%

Share in total production	Private	100%	100%
	Business		

### Human resources

	3Q/2010	3Q/2011	% Y/Y
Number of employees	140	152	109%
Number of external credit advisors	521	1064	204%
Number of external collectors	73	65	89%

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

	3Q/2010	3Q/2011	% Y/Y
Equity	-4 953	-8 446	n/a
EBIT	5 585	1 058	19%
EBITDA	5 755	1 211	21%
Total assets	42 032	44 696	106%
Receivables	38 502	40 317	105%
Revenues	24 731	21 668	88%
Costs	23 438	25 141	107%
Profit/Loss before taxation	1 293	-3 474	n/a
Income tax	1 196	239	20%
Profit/Loss after taxation	97	-3 713	n/a

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

	2011	2011
	IFRS	LAS
Equity	-20 754	-8 446
EBIT	-3 323	1 058
EBITDA	-3 170	1 211
Total assets	32 347	44 696
Receivables	27 808	40 317
Revenues	15 251	21 668
Costs	23 106	25 141
Profit/Loss before taxation	-7 855	-3 474
Income tax	565	239
Profit/Loss after taxation	-8 421	-3 713

Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2011 period is as at 30.09.2011
- 2) Exchange rate used for 2010 period is as at 30.09.2010