

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

Financial figures up to 31<sup>st</sup> March of 2012

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

		1Q/2011	1Q/2012	% Y/Y
Number of loans and credits provided	Private	4 164	7 716	185%
	Business		10	
	Total	4 164	7 726	186%
Nominal value of loans and credits provided	Private	7 962	14 193	178%
	Business		117	
	Total	7 962	14 310	180%
Share in total production	Private	100%	100%	
	Business			

### Human resources

	1Q/2011	1Q/2012	% Y/Y
Number of employees	149	173	116%
Number of external credit advisors	598	1447	242%
Number of external collectors	67	70	104%

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

	1Q/2011	1Q/2012	% Y/Y
Equity	-5 603	-7 330	n/a
EBIT	1 315	5 692	433%
EBITDA	1 368	5 742	420%
Total assets	42 503	52 756	124%
Receivables	39 179	47 667	122%
Revenues	7 225	12 636	175%
Costs	7 353	8 965	122%
Profit/Loss before taxation	-128	3 672	n/a
Income tax	277	994	359%
Profit/Loss after taxation	-405	2 678	n/a

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

	2012	2012
	IFRS	LAS
Equity	-15 896	-7 330
EBIT	5 714	5 692
EBITDA	5 765	5 742
Total assets	43 561	52 756
Receivables	38 528	47 667
Revenues	8 771	12 636
Costs	5 076	8 965
Profit/Loss before taxation	3 694	3 672
Income tax	1 206	994
Profit/Loss after taxation	2 488	2 678

Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2011 period is as at 31.03.2011
- 2) Exchange rate used for 2012 period is as at 31.03.2012