

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

Financial figures up to 31st March of 2014, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		1Q/2013	1Q/2014	% Y/Y
Number of loans and credits provided	Private	4 113	5 482	33,28%
	Business	799	389	-51,31%
	Total	4 912	5 871	19,52%

Nominal value of loans and credits provided	Private	11 584	13 639	17,75%
	Business	4147,659	3188,006	-23,14%
	Total	15 731	16 827	6,97%

Share in total production	Private	74%	81%
	Business	26%	19%

Human resources

	1Q/2013	1Q/2014	% Y/Y
Number of employees	105	114	8,57%
Number of external credit advisors	472	504	6,78%
Number of external collectors	102	54	-47,06%

Financial indicators (in EUR ths)

	1Q/2013	1Q/2014	% Y/Y
Equity	-500	-3 508	-601,20%
EBIT	2 489	2 404	-3,41%
EBITDA	2 529	2 436	-3,67%
Total assets	105 325	122 750	16,54%
Receivables	103 143	120 766	17,09%
Revenues	10 583	12 856	21,47%
Costs	9 784	12 528	28,05%
Profit/Loss before taxation	800	328	-59,03%
Income tax	354	115	67,50%
Profit/Loss after taxation	446	213	-52,31%

Results are preliminary and non-audited.