

Basic Economic Facts of PROFI CREDIT Slovakia, s.r.o.
Financial figures up to 31st of December 2013, 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	2 528	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	9 178	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	4	-100,27%
EBIT	6 307	4 478	-29,01%
EBITDA	6 458	4 632	-28,28%
Total assets	100 724	124 045	23,15%
Receivables	99 077	121 980	23,12%
Revenues	31 915	46 013	44,17%
Costs	31 833	49 056	54,10%
Profit/Loss before taxation	82	-3 043	-3826,28%
Income tax	-683	-621	-9,01%
Profit/Loss after taxation	764	-2 421	-416,71%

Results are audited.