

Podstawowe dane ekonomiczne spółki PROFİ CREDIT Poland Sp. z o.o.

Raport kwartalny na 30 czerwiec 2013

Ilość udzielonych pożyczek i kredytów (w tys. PLN)

| | | 2Q/2012 | 2Q/2013 | % zmiana |
|---------------------------------------|----------|---------|---------|----------|
| Ilość udzielonych pożyczek i kredytów | Private | 17 185 | 18 933 | 110% |
| | Business | 44 | 574 | 1305% |
| | Total | 17 229 | 19 507 | 113% |

| | | | | |
|---------------------------------------|----------|---------|---------|-------|
| Wartość nominalna pożyczek i kredytów | Private | 133 089 | 143 694 | 108% |
| | Business | 564 | 27 687 | 4909% |
| | Total | 133 653 | 171 381 | 128% |

| | | | |
|-------------------------------|----------|-------|-------|
| Udział w produkcji całkowitej | Private | 99,6% | 83,8% |
| | Business | 0,4% | 16,2% |

Zasoby ludzkie

| | 2Q/2012 | 2Q/2013 | % zmiana |
|---|---------|---------|----------|
| Ilość zatrudnionych | 176 | 226 | 128% |
| Ilość zewnętrznych doradców finansowych | 1589 | 2134 | 134% |
| Ilość zewnętrznych pracowników inkasa | 70 | 93 | 133% |

Wyniki finansowe spółki według polskich standardów rachunkowości (w tys. PLN)

| | 2Q/2012 | 2Q/2013 | % zmiana |
|--|---------|---------|----------|
| Kapitał własny | -31 207 | -6 758 | n/a |
| EBIT | 33 349 | 33 786 | 101% |
| EBITDA | 33 821 | 34 317 | 101% |
| Aktywa | 244 074 | 341 476 | 140% |
| w tym należności | 217 839 | 301 307 | 138% |
| Przychody | 104 902 | 125 930 | 120% |
| Nakłady | 89 085 | 113 878 | 128% |
| Wynik na działalności gospodarczej brutto (przed opodatkowaniem) | 15 817 | 12 052 | 76% |
| Podatek dochodowy | 5 468 | 4 963 | 91% |
| Wynik na działalności gospodarczej netto (po opodatkowaniu) | 10 349 | 7 089 | 68% |

Wyniki finansowe spółki według MSR (w tys. PLN)

| | 2013 | 2013 |
|--|---------|---------|
| | IFRS | LAS |
| Kapitał własny | -50 980 | -6 758 |
| EBIT | 31 802 | 33 786 |
| EBITDA | 32 333 | 34 317 |
| Aktywa | 290 477 | 341 476 |
| w tym należności | 251 356 | 301 307 |
| Przychody | 77 808 | 125 930 |
| Nakłady | 67 740 | 113 878 |
| Wynik na działalności gospodarczej brutto (przed opodatkowaniem) | 10 068 | 12 052 |
| Podatek dochodowy | 2 663 | 4 963 |
| Wynik na działalności gospodarczej netto (po opodatkowaniu) | 7 405 | 7 089 |

Powyższe dane są danymi wstępnymi oraz nieaudytowanymi.

Basic Economic Facts of PROFI CREDIT Poland Sp. z o.o.

Financial figures up to 30th June of 2013

Volume of loans and credits provided (in EUR ths)

| | | 2Q/2012 | 2Q/2013 | % Y/Y |
|--------------------------------------|----------|---------|---------|-------|
| Number of loans and credits provided | Private | 17 185 | 18 933 | 110% |
| | Business | 44 | 574 | 1305% |
| | Total | 17 229 | 19 507 | 113% |

| | | | | |
|---|----------|--------|--------|-------|
| Nominal value of loans and credits provided | Private | 31 324 | 33 128 | 106% |
| | Business | 133 | 6 383 | 4809% |
| | Total | 31 457 | 39 511 | 126% |

| | | | |
|---------------------------|----------|-------|-------|
| Share in total production | Private | 99,6% | 83,8% |
| | Business | 0,4% | 16,2% |

Human resources

| | 2Q/2012 | 2Q/2013 | % Y/Y |
|------------------------------------|---------|---------|-------|
| Number of employees | 176 | 226 | 128% |
| Number of external credit advisors | 1589 | 2134 | 134% |
| Number of external collectors | 70 | 93 | 133% |

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

| | 2Q/2012 | 2Q/2013 | % Y/Y |
|-----------------------------|---------|---------|-------|
| Equity | -7 345 | -1 558 | n/a |
| EBIT | 7 849 | 7 789 | 99% |
| EBITDA | 7 960 | 7 912 | 99% |
| Total assets | 57 445 | 78 725 | 137% |
| Receivables | 51 271 | 69 464 | 135% |
| Revenues | 24 690 | 29 032 | 118% |
| Costs | 20 967 | 26 254 | 125% |
| Profit/Loss before taxation | 3 723 | 2 778 | 75% |
| Income tax | 1 287 | 1 144 | 89% |
| Profit/Loss after taxation | 2 436 | 1 634 | 67% |

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

| | 2013 | 2013 |
|-----------------------------|---------|--------|
| | IFRS | LAS |
| Equity | -11 753 | -1 558 |
| EBIT | 7 332 | 7 789 |
| EBITDA | 7 454 | 7 912 |
| Total assets | 66 967 | 78 725 |
| Receivables | 57 948 | 69 464 |
| Revenues | 17 938 | 29 032 |
| Costs | 15 617 | 26 254 |
| Profit/Loss before taxation | 2 321 | 2 778 |
| Income tax | 614 | 1 144 |
| Profit/Loss after taxation | 1 707 | 1 634 |

Results are preliminary and non-audited.

Notice:

- 1) Exchange rate used for 2011 period is as at 30.06.2012
- 2) Exchange rate used for 2012 period is as at 30.06.2013