

Basic Economic Facts of PROFI CREDIT Czech, a.s.

Financial figures up to 31th December of 2008

Volume of loans provided (in EUR ths)

		2006	2007	% Y/Y
Number of loans and credits provided	Private	31 191	39 589	127%
	Business	271	323	119%
	Total	31 462	39 912	127%

Nominal value of loans and credits provided	Private	59 205	71 444	121%
	Business	2 621	2 400	92%
	Total	61 826	73 844	119%

Share in total production	Private	95,8%	96,7%
	Business	4,2%	3,3%

Human resources

	2006	2007	% Y/Y
Number of employees	107	138	129%
Number of external credit advisors	782	970	124%
Number of external collectors	78	97	124%

Financial indicators (in EUR ths)

	2006	2007	% Y/Y
Equity	9 522	17 102	180%
EBIT	17 887	18 662	104%
EBITDA	18 032	18 881	105%
Total assets	100 887	127 125	126%
Receivables	96 147	120 991	126%
Revenues	33 913	41 908	124%
Costs	26 205	34 760	133%
Profit/Loss before taxation	7 708	9 843	128%
Income tax	1 087	2 184	201%
Profit/Loss after taxation	6 621	7 658	116%

Financial indicators in accordance with IFRS (in EUR ths)

	2007 IFRS	2007 LAS
Equity	9 667	17 102
EBIT	16 142	18 662
EBITDA	16 428	18 881
Total assets	85 310	127 125
- thereout receivables	82 056	120 991
Total revenues	29 750	41 908
Costs	22 427	34 760
Profit before taxation	7 322	9 843
Income tax	1 693	2 184
Profit after taxation	5 630	7 658

Financial indicators IFRS are preliminary and non-audited.

Notice:

Exchange rates used for 2007 period is as at 31.12.2007