

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

Financial figures up to 30<sup>th</sup> June of 2008

### Volume of loans provided (EUR)

		2Q/2007	2Q/2008	% Y/Y
Number of loans provided	Private	19 196	19 598	102 %
	Business	150	192	128 %
	Total	19 346	19 790	102 %
Nominal value of loans provided	Private	37 878 981	40 205 438	106 %
	Business	1 190 650	1 634 273	137 %
	Total	39 069 630	41 839 710	107 %
Share in total production	Private	96,95 %	96,09 %	
	Business	3,05 %	3,91 %	

### Human resources

	2Q/2007	2Q/2008	% Y/Y
Number of employees	132	147	111%
Number of external credit advisors	954	991	104%
Number of external collectors	88	114	130%

### Financial indicators in accordance with local accounting standards (EUR)

	2Q/2007	2Q/2008	% Y/Y
Equity	12 420 621	24 169 875	175%
EBIT	8 518 567	11 785 323	222%
EBITDA	8 621 155	11 942 383	220%
Total assets	112 519 734	153 571 439	123%
- thereof receivables	107 762 953	148 526 916	124%
Total revenues	19 702 668	27 073 404	123%
Costs	15 473 153	20 405 964	118%
Profit before taxation	4 229 515	6 667 441	142%
Income tax	1 331 088	1 550 022	105%
Profit after taxation	2 898 427	5 117 419	158%

***Financial indicators in accordance with IFRS (EUR)***

	<b>2Q/2008 IFRS</b>	<b>2Q/2008 LAS</b>
Equity	14 414 689	24 169 875
EBIT	11 524 082	11 785 323
EBITDA	11 681 141	11 942 383
Total assets	102 778 022	153 571 439
- thereout receivables	99 401 801	148 526 916
Total revenues	19 653 660	27 073 404
Costs	13 248 698	20 405 964
Profit before taxation	6 404 962	6 667 441
Income tax	1 917 317	1 550 022
Profit after taxation	4 487 645	5 117 419

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2007 period is as at 31.12.2007

Exchange rates used for 2008 period is as at 30.6.2008