

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

Financial figures up to 30th September of 2008

Volume of loans provided (EUR)

		3Q/2007	3Q/2008	% Y/Y
Number of loans provided	Private	29021	29374	101 %
	Business	236	295	125 %
	Total	29527	29669	100 %
Nominal value of loans provided	Private	52 528 422	58 536 530	103 %
	Business	1 569 266	2 204 382	130 %
	Total	54 097 688	60 740 912	104 %
Share in total production	Private	97,10 %	96,37 %	
	Business	2,90 %	3,63 %	

Human resources

	3Q/2007	3Q/2008	% Y/Y
Number of employees	138	152	110%
Number of external credit advisors	933	920	99%
Number of external collectors	90	116	129%

Financial indicators in accordance with local accounting standards (EUR)

	3Q/2007	3Q/2008	% Y/Y
Equity	13 753 777	24 854 413	181%
EBIT	12 915 587	17 104 868	132%
EBITDA	13 072 839	17 338 034	133%
Total assets	121 446 077	153 354 859	126%
- thereof receivables	112 669 440	146 331 066	130%
Total revenues	30 975 583	41 223 969	133%
Costs	24 608 291	31 670 911	129%
Profit before taxation	6 367 292	9 553 058	150%
Income tax	2 069 736	2 546 687	123%
Profit after taxation	4 288 419	7 004 892	163%

Financial indicators in accordance with IFRS (EUR)

	3Q/2008 IFRS	3Q/2008 LAS
Equity	15 971 182	24 854 413
EBIT	17 403 817	17 104 868
EBITDA	17 637 046	18 338 034
Total assets	105 609 943	153 354 859
- thereout receivables	100 379 459	146 331 066
Total revenues	29 677 750	41 223 969
Costs	19 819 731	31 670 911
Profit before taxation	9 858 019	9 553 058
Income tax	2 895 825	2 546 687
Profit after taxation	6 962 194	7 004 892

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 30.9.2008