

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

Financial figures up to 31stDecember of 2008

Volume of loans provided (in EUR ths)

		2007	2008	% Y/Y
Number of loans provided	Private	39 589	37 759	95%
	Business	323	416	129%
	Total	39 912	38 175	96%

Nominal value of loans provided	Private	71 444	70 313	98%
	Business	2 400	2 938	122%
	Total	73 844	73 251	99%

Share in total production	Private	96,75%	95,99%
	Business	3,25%	4,01%

Human resources

	2007	2008	% Y/Y
Number of employees	138	156	113%
Number of external credit advisors	970	1 079	111%
Number of external collectors	97	122	126%

Financial indicators in accordance with local accounting standarts (EUR)

	2007	2008	% Y/Y
Equity	17 102	25 673	150%
EBIT	18 662	21 104	113%
EBITDA	18 881	21 393	113%
Total assets	127 125	144 333	114%
- thereout receivables	120 991	139 944	116%
Total revenues	41 908	51 411	123%
Costs	34 760	42 087	121%
Profit before taxation	9 843	11 694	119%
Income tax	2 184	2 370	109%
Profit after taxation	7 659	9 325	122%

Financial indicators in accordance with IFRS (EUR)

	2008 IFRS	2008 LAS
Equity	16 102	25 673
EBIT	11 409	21 104
EBITDA	11 409	21 393
Total assets	98 669	144 333
- thereout receivables	95 838	139 944
Total revenues	45 796	51 411
Costs	34 396	42 087
Profit before taxation	11 400	11 694
Income tax	3 549	2 370
Profit after taxation	7 850	9 325

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2007 period is as at 31.12.2007

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