

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

Financial figures up to 31stDecember of 2008 - audited

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 (in EUR ths)

	2007	2008	% Y/Y
Equity	17 102	24 648	144%
EBIT	18 662	19 658	105%
EBITDA	18 881	19 947	107%
Total assets	127 125	143 068	113%
- thereout receivables	120 991	138 679	115%
Total revenues	41 908	51 706	123%
Costs	34 760	43 407	125%
Profit before taxation	9 843	10 236	104%
Income tax	2 184	2 150	98%
Profit after taxation	7 659	8 085	106%

Financial indicators in accordance with IFRS (in EUR ths)

	2008 IFRS	2008 LAS
Equity	13 523	24 648
EBIT	15 897	19 658
EBITDA	16 315	19 947
Total assets	94 624	143 068
- thereout receivables	90 573	138 679
Total revenues	33 566	51 706
Costs	27 142	41 257
Profit before taxation	6 424	10 236
Income tax	1 169	2 150
Profit after taxation	5 255	8 085

Notice:

Exchange rates used for 2007 period is as at 31.12.2007

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