

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

Financial figures up to 31th March of 2009, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		1Q/2008	1Q/2009	% Y/Y
Number of loans and credits provided	Private	9 250	6 040	65%
	Business	90	118	131%
	Total	9 340	6 158	66%

Nominal value of loans and credits provided	Private	18 088	12 791	71%
	Business	594	832	140%
	Total	18 681	13 622	73%

Share in total production	Private	96,8%	93,9%
	Business	3,2%	6,1%

Human resources

	1Q/2008	1Q/2009	% Y/Y
Number of employees	141	147	104%
Number of external credit advisors	905	1 132	125%
Number of external collectors	101	184	182%

Financial indicators (in EUR ths)

	1Q/2008	1Q/2009	% Y/Y
Equity	23 826	26 321	110%
EBIT	5 507	5 167	94%
EBITDA	5 580	5 243	94%
Total assets	138 493	141 664	102%
Receivables	131 438	137 536	105%
Revenues	12 978	13 708	106%
Costs	10 617	11 630	110%
Profit/Loss before taxation	3 105	2 839	91%
Income tax	744	760	102%
Profit/Loss after taxation	2 361	2 078	88%

Financial indicators in accordance with IFRS (in EUR ths)

	1Q/2009 IFRS	1Q/2009 LAS
Equity	8 497	26 321
EBIT	3 929	5 167
EBITDA	4 004	5 243
Total assets	93 988	141 664
- thereout receivables	89 837	137 536
Total revenues	9 377	13 708
Costs	7 778	11 630
Profit before taxation	1 600	2 839
Income tax	294	760
Profit after taxation	1 305	2 078

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2008 period is as at 31.12.2008

Exchange rates used for 2009 period is as at 31.3.2009