

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

Financial figures up to 30th June of 2009, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		2Q/2008	2Q/2009	% Y/Y
Number of loans and credits provided	Private	19 598	13 336	68%
	Business	192	241	126%
	Total	19 790	13 577	69%

Nominal value of loans and credits provided	Private	40 205	27 469	68%
	Business	1 634	1 577	97%
	Total	41 840	29 046	69%

Share in total production	Private	96,09 %	94,6%
	Business	3,91 %	5,4%

Human resources

	2Q/2008	2Q/2009	% změna
Number of employees	147	149	101%
Number of external credit advisors	991	937	95%
Number of external collectors	114	161	141%

Financial indicators (in EUR ths)

	2Q/2008	2Q/2009	% Y/Y
Equity	24 170	29 161	121%
EBIT	11 785	11 551	98%
EBITDA	11 942	11 709	98%
Total assets	153 571	150 569	98%
Receivables	148 527	146 154	98%
Revenues	27 073	31 114	115%
Costs	20 406	24 530	120%
Profit/Loss before taxation	6 667	6 584	99%
Income tax	1 550	1 926	124%
Profit/Loss after taxation	5 117	4 658	91%

Financial indicators in accordance with IFRS (in EUR ths)

	2Q/2009 IFRS	2Q/2009 LAS
Equity	17 249	29 161
EBIT	8 334	11 551
EBITDA	8 492	11 709
Total assets	102 934	150 569
- thereout receivables	98 438	146 154
Total revenues	15 293	31 114
Costs	11 924	24 530
Profit before taxation	3 369	6 584
Income tax	1 063	1 926
Profit after taxation	2 306	4 658

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 30.6.2009