

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

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

Volume of loans provided (in EUR ths)

		3Q/2008	3Q/2009	% Y/Y
Number of loans and credits provided	Private	29 374	20 338	69%
	Business	295	356	121%
	Total	29 669	20 694	70%

Nominal value of loans and credits provided	Private	58 537	43 712	75%
	Business	2 204	2 327	106%
	Total	60 741	46 038	76%

Share in total production	Private	96,4 %	94,9%
	Business	3,6 %	5,1%

Human resources

	3Q/2008	3Q/2009	% změna
Number of employees	152	144	95%
Number of external credit advisors	920	911	99%
Number of external collectors	115	163	142%

Financial indicators (in EUR ths)

	3Q/2008	3Q/2009	% Y/Y
Equity	24 854	34 245	138%
EBIT	17 105	18 299	107%
EBITDA	17 338	18 533	107%
Total assets	153 355	158 657	103%
Receivables	148 276	153 952	104%
Revenues	41 224	49 878	121%
Costs	31 671	39 250	124%
Profit/Loss before taxation	9 553	10 628	111%
Income tax	2 548	2 783	109%
Profit/Loss after taxation	7 005	7 844	112%

Financial indicators in accordance with IFRS (in EUR ths)

	3Q/2009 IFRS	3Q/2009 LAS
Equity	19 699	34 245
EBIT	13 556	18 299
EBITDA	13 790	18 533
Total assets	107 700	158 657
- thereof receivables	102 826	153 952
Total revenues	28 342	49 878
Costs	22 449	39 250
Profit before taxation	5 893	10 628
Income tax	1 569	2 783
Profit after taxation	4 324	7 844

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2008 period is as at 30.9.2008

Exchange rates used for 2009 period is as at 30.9.2009