

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

Financial figures up to 31st December 2009, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		2008	2009	% změna
Number of loans and credits provided	Private	37 759	26 520	70%
	Business	416	491	118%
	Total	38 175	27 011	71%

Nominal value of loans and credits provided	Private	70 313	55 633	79%
	Business	2 938	3 058	104%
	Total	73 251	58 691	80%

Share in total production	Private	95,99%	94,79%
	Business	4,01%	5,21%

Human resources

	2008	2009	% změna
Number of employees	156	141	90%
Number of external credit advisors	1 079	932	86%
Number of external collectors	122	101	83%

Financial indicators (in EUR ths)

	2008	2009	% změna
Equity	24 648	34 436	140%
EBIT	19 658	22 515	115%
EBITDA	19 947	22 806	114%
Total assets	143 068	153 044	107%
Receivables	138 679	148 166	107%
Revenues	51 706	63 659	123%
Costs	41 257	50 945	123%
Profit/Loss before taxation	10 236	12 715	124%
Income tax	2 150	3 385	157%
Profit/Loss after taxation	8 085	9 329	115%

Financial indicators in accordance with IFRS (in EUR ths)

	2009 IFRS	2009 LAS
Equity	18 161	34 436
EBIT	15 173	22 515
EBITDA	15 463	22 806
Total assets	103 649	153 044
- thereout receivables	98 907	148 166
Total revenues	36 223	63 659
Costs	30 832	50 945
Profit before taxation	5 391	12 715
Income tax	1 845	3 385
Profit after taxation	3 546	9 329

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 31.12.2009