

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

Financial figures up to 31<sup>st</sup>December of 2009 - audited

### Volume of loans provided (in EUR ths)

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

Nominal value of loans provided	Private	70 313	55 650	79 %
	Business	2 938	3 059	104 %
	Total	73 251	58 709	80 %

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

### Human resources

	2008	2009	% Y/Y
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 accordance with local accounting standarts (in EUR ths)

	2008	2009	% Y/Y
Equity	24 648	32 859	133%
EBIT	19 658	21 599	110%
EBITDA	19 947	21 889	110%
Total assets	143 068	152 406	107%
- thereout receivables	138 679	147 791	107%
Total revenues	51 706	63 516	123%
Costs	43 621	55 736	135%
Profit before taxation	10 236	11 796	115%
Income tax	2 150	4 017	187%
Profit after taxation	8 085	7 780	96%

***Financial indicators in accordance with IFRS (in EUR ths)***

	<b>2009 IFRS</b>	<b>2009 LAS</b>
Equity	18 166	32 859
EBIT	15 178	21 599
EBITDA	15 468	21 889
Total assets	103 681	152 406
- thereout receivables	98 937	147 791
Total revenues	36 234	63 516
Costs	32 687	55 736
Profit before taxation	5 393	11 796
Income tax	1 846	4 017
Profit after taxation	3 547	7 780

Results IFRS 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