

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

Financial figures up to 31th March of 2010, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		1Q/2009	1Q/2010	% Y/Y
Number of loans and credits provided	Private	6 040	5 169	86 %
	Business	118	161	136 %
	Total	6 158	5 330	87 %

Nominal value of loans and credits provided	Private	13 233	12 709	96 %
	Business	860	1 115	130 %
	Total	14 093	13 824	98 %

Share in total production	Private	93,9%	91,9 %
	Business	6,1%	8,1 %

Human resources

	1Q/2009	1Q/2010	% Y/Y
Number of employees	147	140	95 %
Number of external credit advisors	1 132	847	75 %
Number of external collectors	184	171	93 %

Financial indicators (in EUR ths)

	1Q/2009	1Q/2010	% Y/Y
Equity	27 231	35 098	129 %
EBIT	5 346	4 646	87 %
EBITDA	5 424	4 719	87 %
Total assets	146 562	159 233	109 %
Receivables	142 291	154 838	109 %
Revenues	14 183	15 356	108 %
Costs	11 246	13 422	119 %
Profit/Loss before taxation	2 937	1 934	66 %
Income tax	787	1 011	129 %
Profit/Loss after taxation	2 150	923	43 %

Financial indicators in accordance with IFRS (in EUR ths)

	1Q/2010 IFRS	1Q/2010 LAS
Equity	9 143	35 098
EBIT	4 539	4 646
EBITDA	4 612	4 719
Total assets	103 090	159 233
- thereof receivables	98 748	154 838
Total revenues	10 956	15 356
Costs	9 132	13 422
Profit before taxation	1 824	1 934
Income tax	1 266	1 011
Profit after taxation	558	923

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2009 period is as at 31.12.2009

Exchange rates used for 2010 period is as at 31.3.2010