

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

Financial figures up to 30<sup>th</sup> June of 2010, *NON-AUDITED*

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

		2Q/2009	2Q/2010	% Y/Y
Number of loans and credits provided	Private	13 336	10 941	82%
	Business	241	289	120%
	Total	13 577	11 230	83%

Nominal value of loans and credits provided	Private	27 469	25 884	94%
	Business	1 577	2 003	127%
	Total	29 046	27 887	96%

Share in total production	Private	94,6%	92,8%
	Business	5,4%	7,2%

### Human resources

	2Q/2009	2Q/2010	% Y/Y
Number of employees	149	143	96%
Number of external credit advisors	937	757	81%
Number of external collectors	161	168	104%

### Financial indicators (in EUR ths)

	2Q/2009	2Q/2010	% Y/Y
Equity	29 161	36 105	124%
EBIT	11 551	9 506	82%
EBITDA	11 709	9 657	82%
Total assets	150 569	159 199	106%
Receivables	146 154	155 125	106%
Revenues	31 114	30 701	99%
Costs	24 530	26 342	107%
Profit/Loss before taxation	6 584	4 359	66%
Income tax	1 926	1 905	99%
Profit/Loss after taxation	4 658	2 454	53%

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

	<b>2Q/2010 IFRS</b>	<b>2Q/2010 LAS</b>
Equity	9 054	36 105
EBIT	8 290	9 506
EBITDA	8 441	9 657
Total assets	101 758	159 199
- thereout receivables	97 525	155 125
Total revenues	19 881	30 701
Costs	16 972	26 342
Profit before taxation	2 908	4 359
Income tax	1 632	1 905
Profit after taxation	1 277	2 454

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2009 period is as at 30.6.2009

Exchange rates used for 2010 period is as at 30.6.2010