

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

Financial figures up to 31st December of 2010, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		2009	2010	% Y/Y
Number of loans and credits provided	Private	26 520	22 423	85%
	Business	491	491	100%
	Total	27 011	22 914	85%

Nominal value of loans and credits provided	Private	55 633	54 573	98%
	Business	3 058	3 506	115%
	Total	58 691	58 079	99%

Share in total production	Private	94,79%	93,9%
	Business	5,21%	6,1%

Human resources

	2009	2010	% Y/Y
Number of employees	141	155	110%
Number of external credit advisors	932	682	73%
Number of external collectors	101	149	148%

Financial indicators (in EUR ths)

	2009	2010	% Y/Y
Equity	34 436	39 900	116%
EBIT	22 515	19 783	88%
EBITDA	22 806	20 092	88%
Total assets	153 044	164 768	108%
Receivables	148 166	160 633	108%
Revenues	63 659	63 969	100%
Costs	50 945	55 255	108%
Profit/Loss before taxation	12 715	8 714	69%
Income tax	3 385	3 515	104%
Profit/Loss after taxation	9 329	5 200	56%

Financial indicators in accordance with IFRS (in EUR ths)

	2010 IFRS	2010 LAS
Equity	18 823	39 900
EBIT	13 714	19 783
EBITDA	14 023	20 092
Total assets	102 450	164 768
- thereout receivables	98 053	160 633
Total revenues	35 252	63 969
Costs	32 617	55 255
Profit before taxation	2 636	8 714
Income tax	1 310	3 515
Profit after taxation	1 326	5 200

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2009 period is as at 31.12.2009

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