

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

Financial figures up to 31stDecember of 2010 - audited

Volume of loans provided (in EUR ths)

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

Nominal value of loans provided	Private	55 650	54 573	98 %
	Business	3 059	3 506	115 %
	Total	58 709	58 080	99 %

Share in total production	Private	94,79 %	93,96 %
	Business	5,21 %	6,04 %

Human resources

	2009	2010	% změna
Number of employees	141	155	110 %
Number of external credit advisors	932	682	73 %
Number of external collectors	101	122	121 %

Financial indicators in accordance with local accounting standarts (in EUR ths)

	2009	2010	% Y/Y
Equity	32 859	39 214	119 %
EBIT	21 599	18 799	87 %
EBITDA	21 889	19 109	87 %
Total assets	152 406	163 787	107 %
- thereout receivables	147 791	159 591	108 %
Total revenues	63 516	65 356	103 %
Costs	55 736	60 840	109 %
Profit before taxation	11 796	7 731	66 %
Income tax	4 017	3 214	80 %
Profit after taxation	7 780	4 516	58 %

Financial indicators in accordance with IFRS (in EUR ths)

	2010 IFRS	2010 LAS
Equity	15 843	39 214
EBIT	11 302	18 799
EBITDA	11 612	19 109
Total assets	100 635	163 787
- thereout receivables	96 518	159 591
Total revenues	37 257	65 356
Costs	37 034	60 840
Profit before taxation	223	7 731
Income tax	1 877	3 214
Profit after taxation	-1 654	4 516

Notice:

Exchange rates used for 2009 period is as at 31.12.2009

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