



Profireal Group SE

**Financial Statements
for the six month period
as at 30 June 2008**

(nonaudited)



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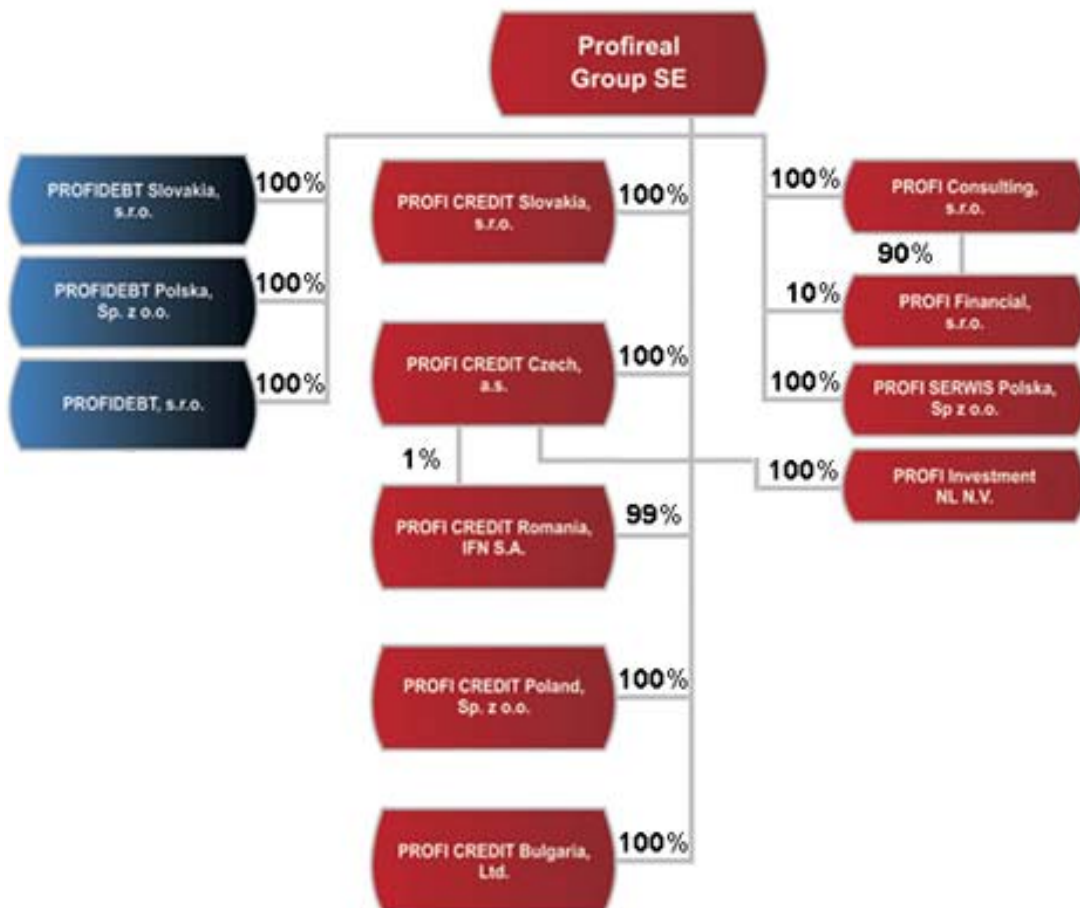


1. Identifying data

Company name: PROFIREAL Group SE
Company status: European Company (SE)

Registered office: Nizozemské království

2. Organisational structure of Profireal Group





3. Shareholders

99%

David Beran

Veleň, Mírovice, U Lípy 42, PSČ 250 63, Česká republika

1%

Arte Invest N.V.

Shottegatweg Oost 44, Curacao, Nizozemské Antily

4. Board of Directors

Members of The Board of Management:

David Chour, Chairman of the Board

Karol Jurák, Vice-Chairman of the Board

Petr Vrba, Vice-Chairman of the Board

Nicolien Laura Bernardien van der Koogh, Member of the Board

Zdeněk Lhotský, Member of the Board

Marlon Antonio Hironimo Martis, Member of the Board

Robert Hendrik Rottinghuis, Member of the Board

Monique Charlotte Rosenkotter-Donken, Member of the Board

5. Key Moments

Measured by the international accounting standards, the financial group Profireal Group recorded a consolidated after-tax profit of CZK 100 million in the first half of the year 2008.

In the first half of the year 2008, Profireal Group has reached a total revenue of CZK 977 million, which represents an almost 25% growth compared to the same period of the year 2007. Profireal Group reported a total revenue amounting to CZK 1.7 billion for the full year 2007.

Division PROFI CREDIT, which operates in the Czech Republic, Slovakia, Poland, Bulgaria and Romania, has provided its clients with credits at a total nominal value of CZK 1.82 billion in the first half of the year 2008.

At the end of the 1st half-year, division PROFIDEBT was managing outstanding debts at a nominal value of almost CZK 2.4 billion. In the Czech Republic, PROFIDEBT cleared a 2 billion bar towards the end of the 1st half-year and it has so ranked amongst the biggest companies operating in the Czech market.

6. Financial Results

The results are quoted in EUR and they have been converted using the foreign exchange rates effective as of 30.6.2008. The figures stated below are in accordance with IFRS.



6.1 Consolidated Financial Results of Profireal Group SE

6.1.1 Volume of loans and credits provided (in EUR ths)

		2007	1.half - year/2008	% index
Number of loans and credits provided	Private	74 462	39 217	53%
	Business	551	264	48%
	Total	75 013	39 481	53%

Nominal value of loans and credits provided	Private	132 914	74 042	56%
	Business	3 426	1 935	56%
	Total	136 340	75 977	56%

Share in total production	Private	97,5%	97,5%
	Business	2,5%	2,5%

6.1.2 Volume of repurchased receivables (in EUR ths)

	2007	1.half - year/2008	% index
Nominal value of repurchased receivables	26 751	10 132	37,9%

Number of repurchased receivables	18 569	5 366	28,9%
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6.1.3 Human resources

	2007	1.half - year/2008	% index
Number of employees	566	632	112%
Number of external credit advisors	2 893	2 826	98%
Number of external collectors	490	487	99%

6.1.4 Financial results of company (in EUR ths)

	2007	1.half - year/2008	% index
Equity	-545	2 250	n/a
EBIT	34 096	16 349	48%
EBITDA	34 971	16 923	48%
Total assets	162 623	196 093	121%
Receivables	153 510	184 957	120%
Revenues	64 867	40 896	63%
Costs	54 121	36 096	67%
Profit/Loss before taxation	10 746	4 800	45%
Income tax	4 798	738	15%
Profit/Loss after taxation	5 948	4 062	68%