



Profireal Group SE

**Financial Statements
for the nine month period
as at 30 September 2008**

(nonaudited)



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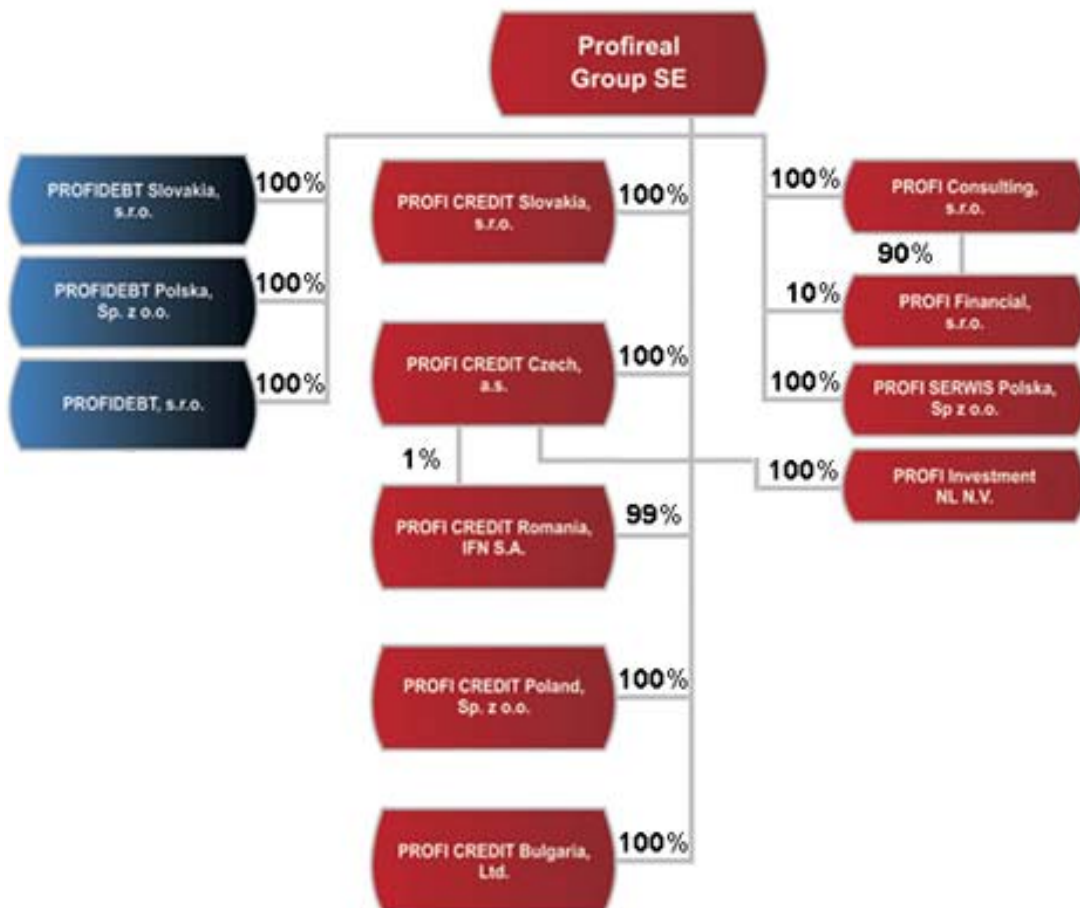


1. Identifying data

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

Registered office: Arlandaweg 12, 1043 Amsterdam
Nizozemské království

2. Organisational structure of Profireal Group





3. Shareholders

99%

David Beran
Veleň, Mírovce, 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. Financial Results

The results are quoted in EUR and they have been converted using the foreign exchange rates effective as of 30.9.2008. The figures stated below are in accordance with IFRS.



6. Consolidated Financial Results of Profireal Group SE

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

		2007	1-3Q/2008	% index
Number of loans and credits provided	Private	74 462	60 884	82%
	Business	551	402	73%
	Total	75 013	61 286	82%
Nominal value of loans and credits provided	Private	132 914	112 656	85%
	Business	3 426	2 664	78%
	Total	136 340	115 320	85%
Share in total production	Private	97,5%	97,7%	
	Business	2,5%	2,3%	

6.2 Volume of repurchased receivables (in EUR ths)

	2007	1-3Q/2008	% index
Nominal value of repurchased receivables	26 751	16 357	61,1%
Number of repurchased receivables	18 569	10 202	54,9%

6.3 Human resources

	2007	1-3Q/2008	% index
Number of employees	566	667	118%
Number of external credit advisors	2 893	3 020	104%
Number of external collectors	490	456	93%

6.4 Financial results of company (in EUR ths)

	2007	1-3Q/2008	% index
Equity	-545	7 507	n/a
EBIT	34 096	26 850	79%
EBITDA	34 971	27 766	79%
Total assets	162 623	207 454	128%
Receivables	153 510	195 859	128%
Revenues	64 867	61 583	95%
Costs	54 121	52 199	96%
Profit/Loss before taxation	10 746	9 384	87%
Income tax	4 798	1 665	35%
Profit/Loss after taxation	5 948	7 720	130%