

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

Financial figures up to 30th June of 2013, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		2Q/2012	2Q/2013	% Y/Y
Number of loans and credits provided	Private	12 870	9 985	78%
	Business	696	1 755	252%
	Total	13 566	11 740	87%

Nominal value of loans and credits provided	Private	28 379	26 185	92%
	Business	2 643	10 852	411%
	Total	31 022	37 037	119%

Share in total production	Private	91,5 %	70,7%
	Business	8,5 %	29,3%

Human resources

	2Q/2012	2Q/2013	% Y/Y
Number of employees	170	184	108%
Number of external credit advisors	884	1 005	114%
Number of external collectors	71	71	100%

Financial indicators (in EUR ths)

	2Q/2012	2Q/2013	% Y/Y
Equity	46 453	47 110	101%
EBIT	8 038	9 453	118%
EBITDA	8 151	9 555	117%
Total assets	163 748	180 877	110%
Receivables	159 492	175 116	110%
Revenues	31 114	32 360	104%
Costs	28 169	28 339	101%
Profit/Loss before taxation	2 945	4 021	137%
Income tax	1 339	1 415	106%
Profit/Loss after taxation	1 606	2 606	162%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2012 period is as at 31.12.2012

Exchange rates used for 2013 period is as at 30.6.2013

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Společnost je vedena Městským soudem v Praze, oddíl B, vložka 2892

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