

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

Financial figures up to 30<sup>th</sup> September of 2012, *NON-AUDITED*

### Volume of loans provided (in EUR ths)

		3Q/2011	3Q/2012	% Y/Y
Number of loans and credits provided	Private	14 277	18 747	131 %
	Business	289	1 199	415 %
	Total	14 566	19 946	137 %

Nominal value of loans and credits provided	Private	32 663	43 774	134 %
	Business	1 925	4 437	230 %
	Total	34 588	48 211	139 %

Share in total production	Private	94,4 %	90,8 %
	Business	5,6 %	9,2 %

### Human resources

	3Q/2011	3Q/2012	% Y/Y
Number of employees	156	172	110 %
Number of external credit advisors	899	924	103 %
Number of external collectors	72	70	97 %

### Financial indicators (in EUR ths)

	3Q/2011	3Q/2012	% Y/Y
Equity	42 071	48 318	115 %
EBIT	13 401	12 620	94 %
EBITDA	13 579	12 789	94 %
Total assets	153 218	169 681	111 %
Receivables	149 391	165 637	111 %
Revenues	46 836	47 837	102 %
Costs	41 236	43 061	104 %
Profit/Loss before taxation	5 600	4 776	85 %
Income tax	1 619	1 801	111 %
Profit/Loss after taxation	3 981	2 975	75 %

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2011 period is as at 31.12.2011

Exchange rates used for 2012 period is as at 30.9.2012

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