

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

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

Volume of loans provided (in EUR ths)

		3Q/2012	3Q/2013	% Y/Y
Number of loans and credits provided	Private	18 747	15 555	83%
	Business	1 199	2 615	218%
	Total	19 946	18 170	91%

Nominal value of loans and credits provided	Private	43 296	42 412	98%
	Business	4 388	16 287	371%
	Total	47 684	58 700	123%

Share in total production	Private	90,8%	72,3%
	Business	9,2%	27,7%

Human resources

	3Q/2012	3Q/2013	% Y/Y
Number of employees	172	184	107%
Number of external credit advisors	924	997	108%
Number of external collectors	70	71	101%

Financial indicators (in EUR ths)

	3Q/2012	3Q/2013	% Y/Y
Equity	47 790	47 001	98%
EBIT	12 482	12 584	101%
EBITDA	12 649	12 737	101%
Total assets	167 825	184 638	110%
Receivables	163 825	178 740	109%
Revenues	47 314	50 147	106%
Costs	42 590	46 056	108%
Profit/Loss before taxation	4 724	4 091	87%
Income tax	1 781	1 966	110%
Profit/Loss after taxation	2 943	2 125	72%

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 30.9.2013

IČ: 618 60 069, DIČ: CZ 61860069, bankovní spojení: KB Pardubice, č. ú.: 19-2673560247/0100

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

Sídlo společnosti: Klimentská 1216/46, 110 00 Praha 1