

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

Financial figures up to 31th March of 2013, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		1Q/2012	1Q/2013	% Y/Y
Number of loans and credits provided	Private	6 678	4 740	71%
	Business	104	922	887%
	Total	6 782	5 662	83%

Nominal value of loans and credits provided	Private	14 177	13 004	92%
	Business	730	5 638	773%
	Total	14 907	18 642	125%

Share in total production	Private	95,1 %	69,76%
	Business	4,9 %	30,24%

Human resources

	1Q/2012	1Q/2013	% Y/Y
Number of employees	169	176	104%
Number of external credit advisors	897	942	105%
Number of external collectors	73	70	96%

Financial indicators (in EUR ths)

	1Q/2012	1Q/2013	% Y/Y
Equity	45 723	49 884	109%
EBIT	3 763	4 481	119%
EBITDA	3 820	4 531	119%
Total assets	161 974	176 412	109%
Receivables	158 535	168 337	106%
Revenues	15 522	16 357	105%
Costs	14 272	14 564	102%
Profit/Loss before taxation	1 250	1 793	143%
Income tax	612	666	109%
Profit/Loss after taxation	638	1 128	177%

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 31.3.2013

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: Jindřišská 24/941, 110 00 Praha 1