

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

Financial figures up to 30th September of 2011, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		3Q/2010	3Q/2011	% Y/Y
Number of loans and credits provided	Private	15 842	14 277	90 %
	Business	372	289	78 %
	Total	16 214	14 566	90 %

Nominal value of loans and credits provided	Private	38 529	34 042	88 %
	Business	2 701	2 007	74 %
	Total	41 230	36 049	87 %

Share in total production	Private	92,8%	94,4 %
	Business	7,2%	5,6 %

Human resources

	3Q/2010	3Q/2011	% Y/Y
Number of employees	145	156	108 %
Number of external credit advisors	720	899	125 %
Number of external collectors	161	72	45 %

Financial indicators (in EUR ths)

	3Q/2010	3Q/2011	% Y/Y
Equity	38 325	43 847	114 %
EBIT	14 725	13 966	95 %
EBITDA	14 956	14 152	95 %
Total assets	160 339	159 686	100 %
Receivables	156 608	155 697	99 %
Revenues	47 479	48 813	103 %
Costs	41 060	42 976	105 %
Profit/Loss before taxation	6 418	5 837	91 %
Income tax	2 794	1 687	60 %
Profit/Loss after taxation	3 625	4 150	114 %

Financial indicators in accordance with IFRS (in EUR ths)

	3Q/2011 IFRS	3Q/2011 LAS
Equity	17 692	43 847
EBIT	10 867	13 966
EBITDA	11 052	14 152
Total assets	96 909	159 686
- thereof receivables	92 573	155 697
Total revenues	27 736	48 813
Costs	25 009	42 976
Profit before taxation	2 727	5 837
Income tax	1 074	1 687
Profit after taxation	1 653	4 150

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2010 period is as at 31.12.2010

Exchange rates used for 2011 period is as at 30.9.2011