

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

Financial figures up to 31stDecember of 2011 - audited

Volume of loans provided (in EUR ths)

		2010	2011	% změna
Number of loans provided	Private	22 423	20 768	93%
	Business	491	413	84%
	Total	22 914	21 181	92%

Nominal value of loans provided	Private	54 573	47 702	87%
	Business	3 506	2 787	79%
	Total	58 080	50 489	87%

Share in total production	Private	93,96 %	94,48%
	Business	6,04 %	5,52%

Human resources

	2010	2011	% změna
Number of employees	155	160	103%
Number of external credit advisors	682	926	136%
Number of external collectors	122	71	58%

Financial indicators in accordance with local accounting standarts (in EUR ths)

	2010	2011	% Y/Y
Equity	39 214	43 699	111 %
EBIT	18 799	17 615	94 %
EBITDA	19 109	17 849	93 %
Total assets	163 787	158 629	97 %
- thereout receivables	159 591	154 931	97 %
Total revenues	65 356	62 685	96 %
Costs	60 840	57 077	94 %
Profit before taxation	7 731	7 322	95 %
Income tax	3 214	1 713	53 %
Profit after taxation	4 516	5 608	124 %

Financial indicators in accordance with IFRS (in EUR ths)

	2011 IFRS	2011 LAS
Equity	16 258	43 699
EBIT	11 880	17 615
EBITDA	12 114	17 849
Total assets	92 585	158 629
- thereout receivables	88 336	154 931
Total revenues	33 676	62 685
Costs	32 103	57 077
Profit before taxation	1 573	7 322
Income tax	704	1 713
Profit after taxation	869	5 608

Notice:

Exchange rates used for 2010 period is as at 31.12.2010

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