

 CORPORATE FINANCE

 RETAIL FINANCING

15 YEARS
ON THE
MARKET

More space for
better financing.



Dimension
financial services

Dimension – a specialist in corporate and retail financing

Experienced and strong financial partner

The Dimension group ranks among the largest and most significant non-banking financial corporations of the Czech Republic. Our mission is to provide modern financial services with maximum utilization of modern technology.

15 YEARS
ON THE
MARKET

During its 15 year history the Dimension group has created a strong financial background. For the Dimension group, the customer satisfaction is not an empty phrase, but one of the fundamental stones of our moral code.

The specialists of the Dimension group boast with thorough knowledge of the Czech financial markets. They build upon their long-term experience with provision of financial services to large corporations as well as to small and medium-sized businesses.

Dimension – this is a space for your corporate growth but also a space for solution to your personal financial needs.

Our services for companies – this is not only the money we provide. Our customers also gain financial solutions which bring tax benefits as well as a reduction of vast volume of their routine work.

Dimension – wide offer of financing services

Financing for corporate investment

Financing for corporate investment represents a good opportunity for faster implementation of your long-term plans. The Dimension group has prepared a wide portfolio of financial instruments which can promote majority of your investment plans. Now it is only up to you whether you choose a leasing, loan, regressive leasing, vendor leasing, or any other of your many products.

Financing for investment in machinery and equipment

Purchasing for vehicles and fleet management

Financing for real estates

Financing for corporate trade

Successful business people do it fast. Our products of operational financing can provide you with prompt cash, financial limits covering the fluctuations in your cash-flow, or just with insurance for your collections. Apart from coverage of your financial needs you may also enjoy our administrative services.

Factoring of receivables

Factoring of export receivables

Insurance of receivables against failure to pay

Pre-financing of orders

Financing for stocks

 **CORPORATE FINANCE**

Retail financing

The most significant investment expenditure of a citizen is typically a residential house or an automobile. When purchasing an automobile we have already got used to comfortable and cheap financing. A good financing company is able to create positive financing conditions for their clients – either in case they decide for a consumer loan, or for a leasing. Our financial services can help you with financing for all types of passenger vehicles.

Financial Leasing

Consumer Loan

 **RETAIL FINANCING**

Partner for your investments

Temporarily free funds should not be held idle in the current bank account – nowadays a wide range of routine investment alternatives offers investment in bonds, shares funds, stocks or even in derivatives. Böhm & partner – a licensed stockbroker and a part of the Dimension group – manages assets for the retail clientele, companies as well as for municipalities.

Dimension – flexible and economical financial solutions

We can satisfy all financial needs

Flexibility represents an indisputable strength of the Dimension group. We are able to respond promptly to changes in the market, to adapt our products to the specific needs of the individual clients, to lead effective communication not only with our clients, but also inside our team. Our target is the perfect satisfaction for the financial needs of our clients. No runarounds. No excuses. No excessive bureaucracy.

Representatives of the Dimension group search all times for **efficient and economical** variants of financing. The individual needs and possibilities of our clients are our priority. No excessive services. No unnecessary fees.

Each company desires **to free its hands** and focus on its core business. Outsourcing quickly finds its use also in the financial area. These products have not been a mere lending of money. We are able to take a comprehensive care of your receivables, your fleet, or real estates. You can then devote to your sales, production, development or other key areas of your business.

Our daughter companies **provide a wide range** of financing services for **corporate and retail clientele**. Our clients are mostly the **smaller and medium-sized companies**, which can significantly benefit from our services. Our professional services are also enjoyed by **citizens**, who use our company for efficient financing for their personal investments, or for investment of their free finance.



Dimension – a trusted financial partner

15 years of partnership on the financial market

Strong corporate and credit history have always been the best proof of trustworthiness for a company.

Since 1991, the companies within Dimension group have concluded contracts with 15,000 partners in the total value of more than 12 billion CZK. The annual volumes of concluded contract show increasing tendency.

The companies within the group nowadays serve a wide range of clients, especially small and mid-sized companies. We have always been a competent and trusted financial partner for our clients.

Value of trades with clients

(value of contracts from the start of operations to December 31, 2005)

	No. of concluded contracts (pcs.)	Value of concluded contracts (TCZK)
D.S. Leasing	14,090	7,843,000
D.S. Factoring*	7,356	4,326,000

*/ number of transfers of processed receivables

Sales revenue of the companies within the group (in mio. CZK)

	2002	2003	2004	2005
D.S. Leasing, a. s.	655	1,092	1,176	1,381
D.S. Leasing	92	74	73	70
Full Service, s. r. o.				
D.S. Factoring, s. r. o.	433	877	1,345	1,426
Böhm & partner, a. s.	6,884	4,241	9,762	13,448

Mission of the financial organization is not only to provide financial means to our clients, but also to secure the means made in refinanced trades.

We have available years of experience with refinancing from domestic as well as foreign banks, refinancing in the form of bonds, or experience with securitization and issuing projects. From a long-term point of view we can boast with the history of 5.5 billion CZK of drawn banking resources fully paid at all times. Also for this reason we achieve lower level of refinancing costs than the market average.

Value of payables repaid to banks

	Value of repaid payables (TCZK)
D.S. Leasing	4,409,000
D.S. Factoring	1,002,000

Shareholders' equity

(values in TCZK, according to Czech standards)

	2002	2003	2004	2005
Equity	174,624	193,646	211,829	248,516
Profit	3,157	25,477	25,292	36,747
Profit/share*	6.51	19.52	18.83	26.79

*/ Nominal value of one share is 100 CZK

Dimension – we are the right team

Expansion geared by success

The Dimension group has built a team of qualified personnel, able to serve wide range of businesses as well as the private clientele.

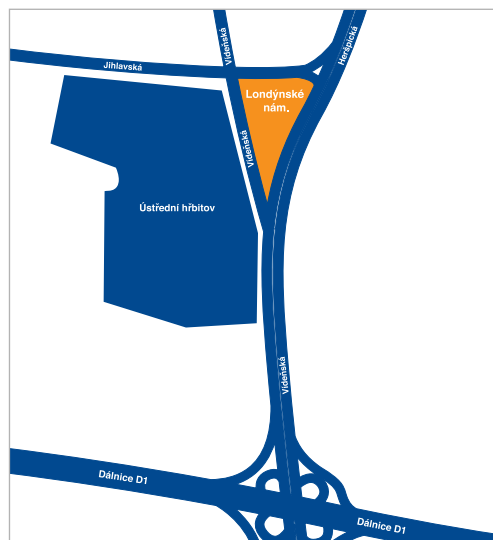
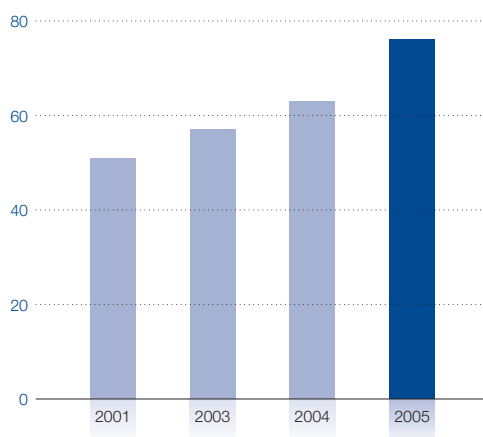
The financial advisors of Dimension group are well aware of the fact that each paying client deserves a top-class service.

Growing headcount of our company made it necessary to move to adequate premises. This change represents an opportunity to provide comfortable conditions for our working team as well as for our valued customers. We will be happy to welcome you at our new headquarters in Londýnské náměstí, a brand new square of the city of Brno at the junction of Heršpická and Vídeňská streets.



New headquarters in Londýnské náměstí.

Number of Employees – development



**Brno**

Londýnské náměstí 2
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**Olomouc**

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779 00 Olomouc
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**Pardubice**

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tel.: +420 466 649 052

**Praha**

BB Centrum – Building ALPHA
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140 00 Praha 4 - Michle
tel.: +420 241 091 332-3

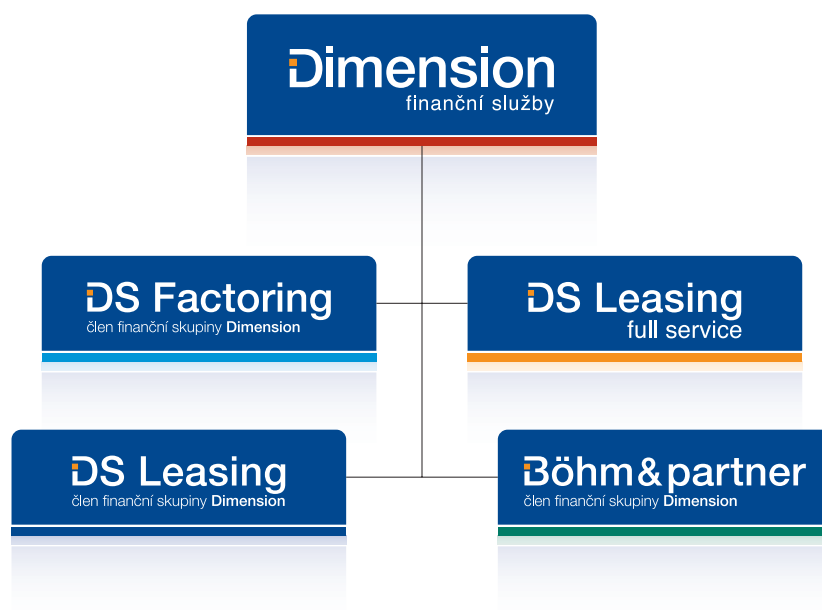
**Ostrava**

Porážkova 20
702 00 Ostrava
tel.: +420 596 114 778

Dimension – a well-organized group

Dimension, a.s. is a non-banking financial corporation operating mainly on the territory of the Czech Republic. Considering different financial, accounting and tax modes the clients are served by the individual specialized daughter companies, wholly owned by Dimension, a.s. All companies within the group benefit from centralized sales and marketing policy as well as from the common background and cooperation in the risk and cash-flow management.

The majority shareholder in the group is the company Dimension Financial Services, N.V.



www.dimension.cz

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