

PRESS RELEASE

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PPF banka increases assets and profit in the second quarter of 2014

“In the second quarter of 2014, PPF banka continued to show strong growth, increasing its balance sheet total by almost one-fifth to CZK 115 billion. The growth was mainly attributable to proactive business operations, including an increase in the volume of loans provided to clients. Net profit rose by more than 30% compared with the second quarter of 2013, and was in excess of one quarter of a billion crowns for April to June 2014.”

Petr Jirásko, Chief Executive Officer

Highlights for 2Q 2014:

- Net profit after tax for the second quarter of 2014 was CZK 251 million, an increase of CZK 78 million compared to the same period in 2013. First half 2014 net profit after tax was CZK 524 million, an increase of CZK 76 million compared to the same period in 2013.
- The balance sheet total increased 19% year on year to CZK 115 billion as at 30 June 2014.
- Loans to clients increased 17% year on year to CZK 33 billion as at 30 June 2014, mainly in the export and structured financing segment; volumes were 7% higher than at year-end 2013.
- Overall capital adequacy as at 30 June 2014 was 14%, rising 2.3 pp compared with year-end 2013.
- The main source of financing continued to be liabilities to clients, which rose 13% compared with year-end 2013 to CZK 99 billion as at 30 June 2014 and accounted for 86% of the balance sheet total.

PPF banka is part of the PPF international investment group. PPF Group N.V. holds 92.96% of the Bank's stock, and the City of Prague holds 6.73%.



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Notes for editors and contact:

PPF banka a.s. is an integral part of the PPF international investment group. It provides services to municipal and corporate clients, as well as investment services, including trading in financial instruments on the Czech and international markets. PPF Banka is authorised to act as PPF Group's central treasury bank and is responsible for managing the balance sheet structure of all Group companies by raising funds on the bond and capital markets and for financing companies within the Group. The Bank is also a key place of business for the Group's financial market transactions.

PPF Group invests into multiple market segments such as banking and financial services, telecommunications, real estate, retail, insurance, metal mining, agriculture and biotechnology. PPF's reach spans from Europe to Russia, the USA and across Asia. PPF Group owns assets of EUR 20.9 billion (as at 31 December 2013).

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