

**Balance sheet
(TCZK)**

	as at 30/06/2010	as at 30/09/2010	as at 31/12/2010	as at 31/03/2011
TOTAL ASSETS	53 231 689	53 932 923	52 360 785	44 658 793
1. Cash in hand and balances with central banks	14 044 241	12 663 135	8 260 117	1 640 430
2. Financial assets held for trading	6 119 398	7 732 378	6 471 477	8 279 256
2.1 Positive fair values of derivatives held for trading	1 142 384	2 040 837	955 660	763 056
2.2 Equity securities held for trading	527 584	506 357	568 671	835 091
2.3 Debt securities held for trading	4 449 430	5 185 183	4 947 146	6 681 109
2.4 Loans and receivables held for trading	0	0	0	0
3. Financial assets at fair value through profit and loss	0	0	0	0
3.1 Equity securities at fair value through profit and loss	0	0	0	0
3.2 Debt securities at fair value through profit and loss	0	0	0	0
3.3 Loans and receivables at fair value through profit and loss	0	0	0	0
4. Financial assets available for sale	3 554 766	4 820 556	4 103 252	4 670 435
4.1 Equity securities available for sale	177 817	172 023	187 661	56 341
4.2 Debt securities available for sale	3 376 949	4 648 533	3 915 591	4 614 094
4.3 Loans and receivables available for sale	0	0	0	0
5. Loans and receivables	21 790 127	20 304 684	20 454 846	16 690 836
5.1 Debt securities not listed in active market	0	0	0	0
5.2 Loans and receivables	21 790 127	20 304 684	20 454 846	16 690 836
6. Financial assets held to maturity	7 521 686	8 234 402	12 873 432	13 192 575
6.1 Debt securities held to maturity	0	0	0	0
6.2 Loans and receivables held to maturity	7 521 686	8 234 402	12 873 432	13 192 575
7. Positive fair value of hedging derivatives	0	0	0	0
8. Positive changes in fair value of hedging instruments portfolio	0	0	0	0
9. Property, plant and equipment	41 110	43 106	43 860	41 901
9.1 Land, buildings and equipment	41 110	43 106	43 860	41 901
9.2 Real-estate investments	0	0	0	0
10. Intangible assets	56 176	48 823	58 346	53 042
10.1 Goodwill	0	0	0	0
10.2 Other intangible assets	56 176	48 823	58 346	53 042
11. Investments in subsidiaries, associates and joint ventures	1 103	1 103	1 103	1 103
12. Tax receivables	0	0	0	0
12.1 Income tax receivable	0	0	0	0
12.2 Deferred tax assets	0	0	0	0
13. Other assets	103 083	84 735	94 352	89 215
14. Non current assets and disposal groups held for sale	0	0	0	0

	as at 30/06/2010	as at 30/09/2010	as at 31/12/2010	as at 31/03/2011
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	53 231 689	53 932 923	52 360 784	44 658 793
Total liabilities	49 307 300	49 859 922	48 190 459	40 135 157
1. Deposits, loans and other financial liabilities to central banks	0	0	0	0
2. Financial liabilities for trading	4 544 945	5 322 055	3 970 780	6 040 148
2.1 Negative fair value of derivatives held for trading	1 231 519	1 906 303	897 934	622 023
2.2 Liabilities from short sales	3 313 426	3 415 752	3 072 846	5 418 125
2.3 Deposits, loans and other financial liabilities held for trading	0	0	0	0
2.4 Short-term issued debt securities	0	0	0	0
3. Financial liabilities at fair value through profit and loss	0	0	0	0
3.1 Deposits, loans and other financial liabilities at fair value through profit and loss	0	0	0	0
3.2 Debt securities issued at fair value through profit and loss	0	0	0	0
3.3 Subordinated liabilities at fair value through profit and loss	0	0	0	0
4. Financial liabilities at amortised cost	42 963 975	42 021 562	41 598 666	33 234 331
4.1 Deposits, loans and other financial liabilities at amortised cost	38 182 252	35 979 709	38 395 114	30 353 463
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost	1 587 450	437 373	1 992 011	1 728 237
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost	36 086 587	35 345 057	36 331 509	28 142 841
4.1.3 Other financial liabilities at amortised cost without sector classification	508 215	197 279	71 594	482 385
4.2 Issued debt securities at amortised cost	4 781 724	6 041 853	3 203 552	2 880 868
4.3 Subordinated liabilities at amortised cost	0	0	0	0
5. Financial liabilities associated with transferred assets	0	0	0	0
6. Negative fair value of hedging derivatives	0	0	0	0
7. Negative changes in fair value of hedging instruments portfolio	0	0	0	0
8. Provisions	94 551	72 107	25 758	56 435
9. Tax liabilities	608	608	10 119	10 119
9.1 Income tax liability	0	0	0	0
9.2 Deferred tax liability	608	608	10 119	10 119
10. Other liabilities	1 703 221	2 443 590	2 585 137	794 124
11. Liabilities associated with disposal groups held for sale	0	0	0	0
Shareholders' equity	3 924 389	4 073 001	4 170 325	4 523 636
12. Issued capital	769 004	769 004	769 004	769 004
13. Share premium	411 545	411 545	411 545	411 545
14. Other capital	0	0	0	0
15. Revaluation fund and other revaluation differences	2 587	10 470	-2	30 061
16. Reserve funds	155 166	155 113	155 113	154 010
17. Retained earnings (accumulated losses) from previous periods	2 174 402	2 174 402	2 174 402	2 834 666
18. Own shares	0	0	0	0
19. Profit (loss) for the current period	411 685	552 467	660 263	324 351

**Income Statement
(TCZK)**

	as at 30/06/2010	as at 30/09/2010	as at 31/12/2010	as at 31/03/2011
1. Profit from financial and operating activities	642 730	1 014 850	1 276 233	523 771
1.1 Interest and similar income	724 746	1 091 594	1 487 293	432 705
1.2 Interest expense and similar charges	-277 498	-411 773	-556 331	-140 339
1.3 Dividend income	0	96	96	0
1.4 Fee and commission income	130 352	213 512	272 846	186 494
1.5 Fee and commission expense	-29 951	-40 426	-54 548	-13 795
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss	0	0	2 402	1 791
1.7 Profit (loss) from financial assets and liabilities held for trading	104 074	169 065	139 239	65 557
1.8 Profit (loss) from financial assets and liabilities designated at fair value through profit and loss	0	0	0	0
1.9 Profit (loss) from hedging instruments	0	0	0	0
1.10 FX differences	-16	-758	-625	-189
1.11 Profit (loss) from disposal of assets other than held for sale	0	0	0	0
1.12 Other operating income	1 933	8 574	9 531	1 208
1.13 Other operating expenses	-10 910	-15 034	-23 670	-9 661
2. General administrative expenses	-174 216	-319 131	-452 101	-91 405
2.1 Employee expenses	-82 605	-136 157	-190 211	-45 330
2.2 Other administrative expenses	-91 611	-182 975	-261 890	-46 074
3. Depreciation	-9 054	-17 819	-26 786	-9 969
4. Creation of provisions	0	0	0	0
5. Impairment losses	50 380	3 382	6 571	-14 621
5.1 Impairment losses on financial assets other than at fair value through profit and loss	50 380	3 382	6 571	-14 621
5.2 Impairment losses on non-financial assets	0	0	0	0
6. Negative goodwill directly recognized in the income statement	0	0	0	0
7. Share on profit (loss) of subsidiaries, associates and joint ventures	0	0	0	0
8. Profit (loss) from non-current assets and disposal groups	6	-429	120	6
1-8 Profit (loss) from continuing operations	509 846	680 851	804 038	407 782
9. Income tax expense	-98 162	-128 384	-143 775	-83 431
10. Net profit for the year	411 685	552 467	660 263	324 351
10.1 Net profit (loss) from continuing operations	411 685	552 467	660 263	324 351
10.2 Net profit (loss) from discontinued operations	0	0	0	0

Loans and receivables from clients - gross amounts and adjustments by classification (TCZK)

	as at 30/06/2010		as at 30/09/2010		as at 31/12/2010		as at 31/03/2011	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	12 605 826	0	12 888 011	0	17 900 836	0	16 759 873	0
Watched	498 926	27 172	425 038	26 148	453 498	26 626	500 159	26 074
Sub-standard	150	0	0	0	0	0	8 501	1 700
Doubtful	555 270	188 270	429 127	187 802	74 267	45 175	72 639	43 861
Loss	0	0	127 740	47 945	485 655	187 383	499 889	201 618
Total	13 660 172	215 442	13 869 915	261 895	18 914 256	259 184	17 841 061	273 252

Loans and receivables from banks - gross amounts and adjustments by classification (TCZK)

	as at 30/06/2010		as at 30/09/2010		as at 31/12/2010		as at 31/03/2011	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	15 756 347	0	14 764 225	0	14 569 732	0	11 696 404	0
Watched	0	0	0	0	0	0	0	0
Sub-standard	0	0	0	0	0	0	0	0
Doubtful	0	0	0	0	0	0	0	0
Loss	0	0	0	0	0	0	0	0
Total	15 756 347	0	14 764 225	0	14 569 732	0	11 696 404	0

Total loans and receivables assessed on portfolio basis (TCZK)

	as at 30/06/2010		as at 30/09/2010		as at 31/12/2010		as at 31/03/2011	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Loans and receivables assessed on portfolio basis	0	0	0	0	0	0	0	0

Total gross carrying amount of restructured loans and receivables (TCZK)

	2.Q 2010	3.Q 2010	4.Q 2010	1.Q 2011
Restructured loans and receivables	0	0	0	0

Hedging and trading derivatives (TCZK)

	as at 30/06/2010				as at 30/09/2010			
	value of the underlying instrument		fair value of		value of the underlying instrument		fair value of	
	off-balance sheet assets	off-balance sheet liability	asset	liability	off-balance sheet assets	off-balance sheet liability	asset	liability
Trading	102 121 796	102 196 262	1 142 384	1 231 519	96 977 405	96 813 820	2 040 837	1 906 303
Hedging	0	0	0	0	0	0	0	0

	as at 31/12/2010				as at 31/03/2011			
	value of the underlying instrument		fair value of		value of the underlying instrument		fair value of	
	off-balance sheet assets	off-balance sheet liability	asset	liability	off-balance sheet assets	off-balance sheet liability	asset	liability
Trading	120 937 222	120 875 750	955 660	897 934	104 768 331	104 635 420	763 056	622 023
Hedging	0	0	0	0	0	0	0	0

Key Performance Indicators

	as at 30/06/2010	as at 30/09/2010	as at 31/12/2010	as at 31/03/2011
1. Return on Average Assets - ROAA (%)	1,59	1,45	1,29	2,64
2. Return on Average Equity - ROAE (%)	26,38	22,75	20,10	35,95
3. Assets per employee (TCZK)	357 260	366 891	340 005	273 980
4. Administrative expenses per employee (TCZK)	2 338	2 895	2 936	2 243
5. Net profit per employee (TCZK)	5 526	5 011	4 287	7 960

Capital (TCZK)

	as at 30/06/2010	as at 30/09/2010	as at 31/12/2010	as at 31/03/2011
Capital adequacy ratio (%)	12,20	12,53	11,15	12,59
Tier 1	3 431 961	3 436 478	3 441 227	4 115 974
Tier 2	0	0	0	0
Tier 3	0	0	0	0
Deductible items from Tier 1 and Tier 2	-76 790	-72 273	-67 524	-53 042
Total of capital	3 355 171	3 364 205	3 373 703	4 062 932