

**Balance sheet
(TCZK)**

	as at 30/09/2010	as at 31/12/2010	as at 31/03/2011	as at 30/06/2011
TOTAL ASSETS	53 932 923	52 360 785	44 658 793	53 219 455
1. Cash in hand and balances with central banks	12 663 135	8 260 117	1 640 430	6 959 492
2. Financial assets held for trading	7 732 378	6 471 477	8 279 256	8 141 491
2.1 Positive fair values of derivatives held for trading	2 040 837	955 660	763 056	392 308
2.2 Equity securities held for trading	506 357	568 671	835 091	817 114
2.3 Debt securities held for trading	5 185 183	4 947 146	6 681 109	6 932 069
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	4 820 556	4 103 252	4 670 435	4 871 441
4.1 Equity securities available for sale	172 023	187 661	56 341	64 623
4.2 Debt securities available for sale	4 648 533	3 915 591	4 614 094	4 806 818
4.3 Loans and receivables available for sale	0	0	0	0
5. Loans and receivables	20 304 684	20 454 846	16 690 836	18 093 495
5.1 Debt securities not listed in active market	0	0	0	0
5.2 Loans and receivables	20 304 684	20 454 846	16 690 836	18 093 495
6. Financial assets held to maturity	8 234 402	12 873 432	13 192 575	14 958 192
6.1 Debt securities held to maturity	0	0	0	0
6.2 Loans and receivables held to maturity	8 234 402	12 873 432	13 192 575	14 958 192
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	43 106	43 860	41 901	47 290
9.1 Land, buildings and equipment	43 106	43 860	41 901	47 290
9.2 Real-estate investments	0	0	0	0
10. Intangible assets	48 823	58 346	53 042	63 532
10.1 Goodwill	0	0	0	0
10.2 Other intangible assets	48 823	58 346	53 042	63 532
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	84 735	94 352	89 215	83 419
14. Non current assets and disposal groups held for sale	0	0	0	0

	as at 30/09/2010	as at 31/12/2010	as at 31/03/2011	as at 30/06/2011
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	53 932 923	52 360 784	44 658 793	53 219 455
Total liabilities	49 859 922	48 190 459	40 135 157	48 578 721
1. Deposits, loans and other financial liabilities to central banks	0	0	0	0
2. Financial liabilities for trading	5 322 055	3 970 780	6 040 148	6 580 779
2.1 Negative fair value of derivatives held for trading	1 906 303	897 934	622 023	419 510
2.2 Liabilities from short sales	3 415 752	3 072 846	5 418 125	6 161 269
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	42 021 562	41 598 666	33 234 331	40 905 152
4.1 Deposits, loans and other financial liabilities at amortised cost	35 979 709	38 395 114	30 353 463	40 177 430
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost	437 373	1 992 011	1 728 237	1 059 570
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost	35 345 057	36 331 509	28 142 841	38 955 212
4.1.3 Other financial liabilities at amortised cost without sector classification	197 279	71 594	482 385	162 648
4.2 Issued debt securities at amortised cost	6 041 853	3 203 552	2 880 868	727 722
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	72 107	25 758	56 435	1 120
9. Tax liabilities	608	10 119	10 119	10 119
9.1 Income tax liability	0	0	0	0
9.2 Deferred tax liability	608	10 119	10 119	10 119
10. Other liabilities	2 443 590	2 585 137	794 124	1 081 551
11. Liabilities associated with disposal groups held for sale	0	0	0	0
Shareholders' equity	4 073 001	4 170 325	4 523 636	4 640 734
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	10 470	-2	30 061	40 041
16. Reserve funds	155 113	155 113	154 010	156 010
17. Retained earnings (accumulated losses) from previous periods	2 174 402	2 174 402	2 834 666	2 832 666
18. Own shares	0	0	0	0
19. Profit (loss) for the current period	552 467	660 263	324 351	431 469

**Income Statement
(TCZK)**

	as at 30/09/2010	as at 31/12/2010	as at 31/03/2011	as at 30/06/2011
1. Profit from financial and operating activities	1 014 850	1 276 233	523 771	762 662
1.1 Interest and similar income	1 091 594	1 487 293	432 705	869 247
1.2 Interest expense and similar charges	-411 773	-556 331	-140 339	-304 946
1.3 Dividend income	96	96	0	0
1.4 Fee and commission income	213 512	272 846	186 494	247 223
1.5 Fee and commission expense	-40 426	-54 548	-13 795	-28 068
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss	0	2 402	1 791	-2 929
1.7 Profit (loss) from financial assets and liabilities held for trading	169 065	139 239	65 557	-3 293
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	-758	-625	-189	-240
1.11 Profit (loss) from disposal of assets other than held for sale	0	0	0	0
1.12 Other operating income	8 574	9 531	1 208	1 975
1.13 Other operating expenses	-15 034	-23 670	-9 661	-16 307
2. General administrative expenses	-319 131	-452 101	-91 405	-200 852
2.1 Employee expenses	-136 157	-190 211	-45 330	-91 519
2.2 Other administrative expenses	-182 975	-261 890	-46 074	-109 332
3. Depreciation	-17 819	-26 786	-9 969	-20 339
4. Creation of provisions	0	0	0	0
5. Impairment losses	3 382	6 571	-14 621	-2 763
5.1 Impairment losses on financial assets other than at fair value through profit and loss	3 382	6 571	-14 621	-2 763
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	-429	120	6	6
1-8 Profit (loss) from continuing operations	680 851	804 038	407 782	538 714
9. Income tax expense	-128 384	-143 775	-83 431	-107 246
10. Net profit for the year	552 467	660 263	324 351	431 469
10.1 Net profit (loss) from continuing operations	552 467	660 263	324 351	431 469
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 30/09/2010		as at 31/12/2010		as at 31/03/2011		as at 30/06/2011	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	12 888 011	0	17 900 836	0	16 759 873	0	17 365 724	0
Watched	425 038	26 148	453 498	26 626	500 159	26 074	480 356	25 867
Sub-standard	0	0	0	0	8 501	1 700	3 482	696
Doubtful	429 127	187 802	74 267	45 175	72 639	43 861	71 947	49 191
Loss	127 740	47 945	485 655	187 383	499 889	201 618	407 183	185 433
Total	13 869 915	261 895	18 914 256	259 184	17 841 061	273 252	18 328 692	261 187

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

	as at 30/09/2010		as at 31/12/2010		as at 31/03/2011		as at 30/06/2011	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	14 764 225	0	14 569 732	0	11 696 404	0	14 649 795	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	14 764 225	0	14 569 732	0	11 696 404	0	14 649 795	0

Total loans and receivables assessed on portfolio basis (TCZK)

	as at 30/09/2010		as at 31/12/2010		as at 31/03/2011		as at 30/06/2011	
	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)

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

**Hedging and trading derivatives
(TCZK)**

	as at 30/09/2010				as at 31/12/2010			
	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	96 977 405	96 813 820	2 040 837	1 906 303	120 937 222	120 875 750	955 660	897 934
Hedging	0	0	0	0	0	0	0	0

	as at 31/03/2011				as at 30/06/2011			
	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	104 768 331	104 635 420	763 056	622 023	86 532 643	86 537 936	392 308	419 510
Hedging	0	0	0	0	0	0	0	0

Key Performance Indicators

	as at 30/09/2010	as at 31/12/2010	as at 31/03/2011	as at 30/06/2011
1. Return on Average Assets - ROAA (%)	1,45	1,29	2,64	1,69
2. Return on Average Equity - ROAE (%)	22,75	20,10	35,95	22,13
3. Assets per employee (TCZK)	366 891	340 005	273 980	326 500
4. Administrative expenses per employee (TCZK)	2 895	2 936	2 243	2 464
5. Net profit per employee (TCZK)	5 011	4 287	7 960	5 294

Capital (TCZK)

	as at 30/09/2010	as at 31/12/2010	as at 31/03/2011	as at 30/06/2011
Capital adequacy ratio (%)	12,53	11,15	12,59	12,43
Tier 1	3 436 478	3 441 227	4 115 974	4 103 484
Tier 2	0	0	0	0
Tier 3	0	0	0	0
Deductible items from Tier 1 and Tier 2	-72 273	-67 524	-53 042	-63 532
Total of capital	3 364 205	3 373 703	4 062 932	4 039 952