

**Balance sheet
(TCZK)**

	as at 31/12/2010	as at 31/03/2011	as at 30/06/2011	as at 30/09/2011
TOTAL ASSETS	52 360 785	44 658 793	53 219 455	71 850 238
1. Cash in hand and balances with central banks	8 260 117	1 640 430	6 959 492	6 106 303
2. Financial assets held for trading	6 471 477	8 279 256	8 141 491	9 250 741
2.1 Positive fair values of derivatives held for trading	955 660	763 056	392 308	1 296 823
2.2 Equity securities held for trading	568 671	835 091	817 114	505 275
2.3 Debt securities held for trading	4 947 146	6 681 109	6 932 069	7 448 642
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	4 103 252	4 670 435	4 871 441	5 834 615
4.1 Equity securities available for sale	187 661	56 341	64 623	56 073
4.2 Debt securities available for sale	3 915 591	4 614 094	4 806 818	5 778 542
4.3 Loans and receivables available for sale	0	0	0	0
5. Loans and receivables	20 454 846	16 690 836	18 093 495	34 174 855
5.1 Debt securities not listed in active market	0	0	0	0
5.2 Loans and receivables	20 454 846	16 690 836	18 093 495	34 174 855
6. Financial assets held to maturity	12 873 432	13 192 575	14 958 192	16 234 173
6.1 Debt securities held to maturity	0	0	0	0
6.2 Loans and receivables held to maturity	12 873 432	13 192 575	14 958 192	16 234 173
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	43 860	41 901	47 290	50 878
9.1 Land, buildings and equipment	43 860	41 901	47 290	50 878
9.2 Real-estate investments	0	0	0	0
10. Intangible assets	58 346	53 042	63 532	82 664
10.1 Goodwill	0	0	0	0
10.2 Other intangible assets	58 346	53 042	63 532	82 664
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	94 352	89 215	83 419	114 905
14. Non current assets and disposal groups held for sale	0	0	0	0

	as at 31/12/2010	as at 31/03/2011	as at 30/06/2011	as at 30/09/2011
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	52 360 784	44 658 793	53 219 455	71 850 238
Total liabilities	48 190 459	40 135 157	48 578 721	67 265 831
1. Deposits, loans and other financial liabilities to central banks	0	0	0	0
2. Financial liabilities for trading	3 970 780	6 040 148	6 580 779	9 208 911
2.1 Negative fair value of derivatives held for trading	897 934	622 023	419 510	1 575 699
2.2 Liabilities from short sales	3 072 846	5 418 125	6 161 269	7 633 212
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	41 598 666	33 234 331	40 905 152	55 816 999
4.1 Deposits, loans and other financial liabilities at amortised cost	38 395 114	30 353 463	40 177 430	51 518 061
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost	1 992 011	1 728 237	1 059 570	1 083 911
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amo	36 331 509	28 142 841	38 955 212	50 335 295
4.1.3 Other financial liabilities at amortised cost without sector classification	71 594	482 385	162 648	98 855
4.2 Issued debt securities at amortised cost	3 203 552	2 880 868	727 722	4 298 938
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	25 758	56 435	1 120	0
9. Tax liabilities	10 119	10 119	10 119	10 119
9.1 Income tax liability	0	0	0	0
9.2 Deferred tax liability	10 119	10 119	10 119	10 119
10. Other liabilities	2 585 137	794 124	1 081 551	2 229 801
11. Liabilities associated with disposal groups held for sale	0	0	0	0
Shareholders' equity	4 170 325	4 523 636	4 640 734	4 584 407
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	30 061	40 041	32 859
16. Reserve funds	155 113	154 010	156 010	156 010
17. Retained earnings (accumulated losses) from previous periods	2 174 402	2 834 666	2 832 666	2 832 666
18. Own shares	0	0	0	0
19. Profit (loss) for the current period	660 263	324 351	431 469	382 323

**Income Statement
(TCZK)**

	as at 31/12/2010	as at 31/03/2011	as at 30/06/2011	as at 30/09/2011
1. Profit from financial and operating activities	1 276 233	523 771	762 662	854 675
1.1 Interest and similar income	1 487 293	432 705	869 247	1 345 183
1.2 Interest expense and similar charges	-556 331	-140 339	-304 946	-508 219
1.3 Dividend income	96	0	0	12 019
1.4 Fee and commission income	272 846	186 494	247 223	373 328
1.5 Fee and commission expense	-54 548	-13 795	-28 068	-51 047
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss	2 402	1 791	-2 929	-3 005
1.7 Profit (loss) from financial assets and liabilities held for trading	139 239	65 557	-3 293	-292 647
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	-625	-189	-240	-212
1.11 Profit (loss) from disposal of assets other than held for sale	0	0	0	0
1.12 Other operating income	9 531	1 208	1 975	3 191
1.13 Other operating expenses	-23 670	-9 661	-16 307	-23 916
2. General administrative expenses	-452 101	-91 405	-200 852	-326 884
2.1 Employee expenses	-190 211	-45 330	-91 519	-155 002
2.2 Other administrative expenses	-261 890	-46 074	-109 332	-171 881
3. Depreciation	-26 786	-9 969	-20 339	-31 033
4. Creation of provisions	0	0	0	0
5. Impairment losses	6 571	-14 621	-2 763	-15 979
5.1 Impairment losses on financial assets other than at fair value through profit and loss	6 571	-14 621	-2 763	-15 979
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	120	6	6	34
1-8 Profit (loss) from continuing operations	804 038	407 782	538 714	480 813
9. Income tax expense	-143 775	-83 431	-107 246	-98 489
10. Net profit for the year	660 263	324 351	431 469	382 323
10.1 Net profit (loss) from continuing operations	660 263	324 351	431 469	382 323
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 31/12/2010		as at 31/03/2011		as at 30/06/2011		as at 30/09/2011	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	17 900 836	0	16 759 873	0	17 365 724	0	17 618 174	0
Watched	453 498	26 626	500 159	26 074	480 356	25 867	1 076 450	26 302
Sub-standard	0	0	8 501	1 700	3 482	696	14 949	470
Doubtful	74 267	45 175	72 639	43 861	71 947	49 191	39 272	28 476
Loss	485 655	187 383	499 889	201 618	407 183	185 433	452 852	219 590
Total	18 914 256	259 184	17 841 061	273 252	18 328 692	261 187	19 201 697	274 838

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

	as at 31/12/2010		as at 31/03/2011		as at 30/06/2011		as at 30/09/2011	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	14 569 732	0	11 696 404	0	14 649 795	0	31 239 251	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	14 569 732	0	11 696 404	0	14 649 795	0	31 239 251	0

Total loans and receivables assessed on portfolio basis (TCZK)

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

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

Hedging and trading derivatives (TCZK)

	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

	as at 30/06/2011				as at 30/09/2011			
	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	86 532 643	86 537 936	392 308	419 510	92 024 874	92 195 377	1 296 823	1 575 699
Hedging	0	0	0	0	0	0	0	0

Key Performance Indicators

	as at 31/12/2010	as at 31/03/2011	as at 30/06/2011	as at 30/09/2011
1. Return on Average Assets - ROAA (%)	1,29	2,64	1,69	0,92
2. Return on Average Equity - ROAE (%)	20,10	35,95	22,13	12,39
3. Assets per employee (TCZK)	340 005	273 980	326 500	425 149
4. Administrative expenses per employee (TCZK)	2 936	2 243	2 464	2 579
5. Net profit per employee (TCZK)	4 287	7 960	5 294	3 016

Capital (TCZK)

	as at 31/12/2010	as at 31/03/2011	as at 30/06/2011	as at 30/09/2011
Capital adequacy ratio (%)	11,15	12,59	12,43	10,45
Tier 1	3 441 227	4 115 974	4 103 484	4 084 351
Tier 2	0	0	0	0
Tier 3	0	0	0	0
Deductible items from Tier 1 and Tier 2	-67 524	-53 042	-63 532	-82 664
Total of capital	3 373 703	4 062 932	4 039 952	4 001 687