

BASIC INFORMATION ON THE SEPTEMBER 30, 2011

Trade name	PPF banka a. s.
Legal form	Joint-stock company
Head office	Prague 6, Evropská 2690/17, Postcode 160 41
Company No.	47116129
Date of entry into business register	31.12.1992
Most recent change in record Purpose of change	24.8.2010 change in the Supervisory Board
Level of base capital	769 004 327,50 CZK
Level of paid off base capital	769 004 327,50 CZK
Shares: form of shares type of shares version of shares	unregistered, to name ordinary book registered held at SCP

The company's base capital is divided into 192,131 units of shares of a nominal value of CZK 2,602.50 and 384,262 units of share of a nominal value of CZK 700.

SHAREHOLDERS STRUCTURE

PPF Group N.V.	92,96 %
Hlavní město Praha	6,73 %
Others	0,31 %

Number of the employees in PPF banka: **166** (recorded, recalculated status)

BOARD OF DIRECTORS

Petr Milev

Chairman of the Board of Directors from 22.3.2010

Born in 1968, Petr Milev graduated from the Faculty of Mathematics and Physics of Charles University in Prague. Between 1993 and 2000 he worked in the investment banking and capital markets divisions at Komerční banka, a.s., BNP-Dresdner Bank ČR a.s. and Conseq Finance s.r.o. He has worked at PPF group since 2000, initially in various managerial positions at Česká pojišťovna, and later as a founder and the Chief Executive Officer PPF Asset Management. He also worked as the Executive Director for Global Markets at PPF, where he was responsible for the strategic management of the financing for PPF's global projects in Europe and Asia. He has been the Chief Executive Officer of PPF banka a.s. since June 2005 and from the March 2010 reinstated elected Chairman of the Board of Directors. He was a Chairman of the Board of Directors already in years 2005 and 2008.

Josef Zeman

Vice-Chairman of the Board of Directors from 22.3.2010

Born in 1965, Josef Zeman is a graduate of Faculty of Economics and Management of the Czech University of Agriculture Prague. He worked in Carborundum Electrite, a.s., Investiční a Poštovní banka, a.s., Československá obchodní banka, a.s. and TOS Celakovice, a.s. He has worked at PPF banka a.s. since November 2002 as the Director of the Credit Risk Management Department, Director of Risk Management Division, and Division Director - Deputy General Director and in February 2010 he returned to the position of Managing Director of the Risk Management Division. The Supervisory Board elected him as a member of the Board of Directors at year 2008 and again on 19th September 2011. In years 2008 – 2010 was the Chairman of the Board of Directors and from 22 March 2010 occupies position of the Vice-chairman of the Board of Directors.

Pavel Langr

Member of the Board of Directors from 21.5.2002

Born in 1971, Pavel Langr completed his studies in Finance at the University of Economics in Prague and obtained the title of CIA – Certified Internal Auditor degree in 2002. He worked at Pragobanka, a.s., Česká pojišťovna a.s. and later at eBanka, a. s. in a managerial position within the Internal Audit Department. In 2002 he was elected a member of the Board of Directors at PPF banka a.s. (known as První městská banka a.s. prior to 31 August 2004). He worked as a Vice-chairman of the Board of Directors from 2004 till 22 March 2010. Since October 2002 he has also been a Division Director.

SUPERVISORY BOARD

Jiri Smej

Chairman of the Supervisory Board from 3.8.2011

Shareholder of PPF Group N.V.

Born in 1971, Jiri Smej graduated from the Faculty of Mathematics and Physics of Charles University in Prague where he specialized in mathematical economics. In 1992 he went into business and became the Executive Officer and Director of PUPP Consulting in 1993. In 1995 he served as the Sales Director at Middle Europe Finance, which traded in securities with a focus on acquisition. He owned 34% of the TV NOVA group and one of the executives of CET 21, spol. s.r.o., the holder of the TV broadcast licence, until the end of 2004. In 2004, he joined PPF Group and in 2005 he became a shareholder. He is in charge of the overall management of the Group at PPF. He is the member of the governing bodies at the following legal entities: PPF Asset Management a.s., Home Credit & Finance Bank, Hotel consulting s.r.o. v likvidaci, Generali PPF Holding B.V., Hluboka Invest, a.s., MEFISTO SOFTWARE, a.s., Energeticky a prumyslový holding, a.s.

Antonin Weinert

Member of the Supervisory Board from 21.4.2011

Deputy Mayor of Prague for Education, Sports, and Conservation

Born in 1947. A Technical Cybernetics graduate of the Czech Technical University, Faculty of Electrical Engineering. He worked in managerial positions in IT at VÚMS (Research Institute for Mathematical Machines) between 1975 and 1996. Held various managerial positions from 1996 to 2001. Was the Chief Financial Officer at Trustfin a.s. and the Chairman of the Board of Directors at Stazap a.s. in 2003. A Prague 10 Municipal District Councillor since 1998, he was the Deputy Mayor for Economics and Budget between 2001 and 2010. Has been a Prague City Assembly member since 2006, was a member of the Financial Committee until 2010, and remains a member of the Transportation Committee. He has been a member of the Board of Directors of the Prague Public Transit Co. since 2007 and a member of the Supervisory Board since 2011.

Karel Hanzlik

Member of the Supervisory Board from 21.4.2011

Mayor, Praha 16 Municipal District

Born in 1965, Mr Hanzlik graduated from the Faculty of Physical Education and Sport of Charles University in Prague, majoring in Teaching. He pursued the profession of teaching until 2002, when he was elected to the (full-time) position of Deputy Mayor of the Praha 16 Municipal District. In the local elections that followed in 2006 he was elected as the Mayor of the Praha 16 Municipal PPF banka a.s., Evropská 2690/17, Praha 6, 160 41, Česká republika Tel.: (+420) 224 175 888, Fax: (+420) 224 175 980, E-mail: info@ppfbanka.cz, www.ppfbanka.cz 4

District. In the autumn 2010 elections, he retained his seat and therefore continues to participate, as the Mayor, in the management of self-government affairs of the Radotin town hall.

Lenka Baramova

Member of the Supervisory Board from 7.1.2009

Head of the Structured Finance Department

Born in 1965, Lenka Baramova graduated from the University of Economics and joined Komerční banka, a.s. (SBCS branch at the time) in 1987. Between 1993 and 1994 she worked for ABN AMRO Bank N.V. in Prague in the credit risks department. Between 1994 and 2000 she worked at Calyon (then known as Credit Lyonnais Bank Prague a.s.), initially in the Corporate Banking Department and then in Corporate Finance. Between 2000 and 2002 she worked at the Celestis Finance s.r.o. consultancy firm. Since 2002 she worked in PPF banka a.s. at first as Senior Account Officer, currently she is working as the Head of Structured Finance Department.

Bohuslav Samec

Member of the Supervisory Board from 16.1.2009

s.p. Ceska posta – Corporate Custody Division

Born in 1959, Bohuslav Samec graduated from a two-semester Monetary Economics and Banking course at the University of Economics in Prague. Between 1985 and 1993 he held managerial positions in the services field. He has worked at PPF Group since 1994 in various managerial positions. Ten years he served as Member of the Board of Directors at PPF burzovní společnost, Member of the Supervisory Board in companies Slezan Frydek – Mistek and Gramofonové závody. He currently works at s.p. Ceska posta in the Corporate Custody Division. Member of the Supervisory Board of PPF banka a.s. was also in 2006-2008.

Martin Hybl

Member of the Supervisory Board from 2.6.2011

Head of Investment Services department at PPF banka a.s.

Born in 1974, Mr Hybl graduated from Slezská univerzita [Silesian University], Trade and Business Faculty in Karvina, majoring in Economics of Business. In 1998, he joined ČP Leasing a.s. and progressively held the positions of a financial analyst, head of financial management, Chief Financial Officer and member of the Board of Directors. Between 2003 and 2005, he worked at PPF Group in various financial management positions. Since 2005, he has been with PPF banka a.s., initially holding the position of the head of HC treasury department and currently the position of the head of investment services department. He is not a member of a governing body of any other companies.

TOP MANAGEMENT

Petr Milev

Chief Executive Officer from 1.6.2005

Born in 1968, Petr Milev graduated from the Faculty of Mathematics and Physics of Charles University in Prague. Between 1993 and 2000 he worked in the investment banking and capital markets divisions at Komerční banka, a.s., BNP-Dresdner Bank ČR a.s. and Conseq Finance s.r.o. He has worked at PPF group since 2000, initially in various managerial positions at Česká pojišťovna, and later as a founder and the Chief Executive Officer PPF Asset Management. He also worked as the Executive Director for Global Markets at PPF, where he was responsible for the strategic management of the financing for PPF's global projects in Europe and Asia. He has been the Chief Executive Officer of PPF banka a.s. since June 2005 and from the March 2010 reinstated elected Chairman of the Board of Directors. He was a Chairman of the Board of Directors already in years 2005 and 2008.

Josef Zeman

Managing Director of Risk Management Division from 1.2.2010

Born in 1965, Josef Zeman is a graduate of Faculty of Economics and Management of the Czech University of Agriculture Prague. He worked in Carborundum Electrite, a.s., Investiční a Poštovní banka, a.s., Československá obchodní banka, a.s. and TOS Celakovice, a.s. He has worked at PPF banka a.s. since November 2002 as the Director of the Credit Risk Management Department, Director of Risk Management Division, and Division Director - Deputy General Director and in February 2010 he returned to the position of Managing Director of the Risk Management Division. The Supervisory Board elected him as a member of the Board of Directors at year 2008 and again on 19th September 2011. In years 2008 – 2010 was the Chairman of the Board of Directors and from 22 March 2010 occupies position of the Vice-chairman of the Board of Directors.

Pavel Langr

Managing Director of Operational Support and IT Division from 1.10.2002

Born in 1971, Pavel Langr completed his studies in Finance at the University of Economics in Prague and obtained the title of CIA – Certified Internal Auditor degree in 2002. He worked at Pragobanka, a.s., Česká pojišťovna a.s. and later at eBanka, a. s. in a managerial position within the Internal Audit Department. In 2002 he was elected a member of the Board of Directors at PPF banka a.s. (known as První městská banka a.s. prior to 31 August 2004). He worked as a Vice-chairman of the Board of Directors from 2004 till 22 March 2010. Since October 2002 he has also been a Division Director.

Petr Jirasko**Managing Director of Financial Markets from 30.4.2004**

Born in 1973, Petr Jirasko graduated from the University of Economics in Prague. During his university studies he was employed part-time at Budejovický Budvar, Investa Příbram, Credit Lyonnais Prague and Tabak Kutná Hora. Since 1998 he started to work full-time for Credit Lyonnais Bank as an FX dealer. Between 2000 and 2002 he worked at Komerční banka, a.s., first as an FX Option Dealer and then as the Head of Derivatives Desk. He joined PPF Group in 2002 – until 2004 he worked at PPF burzovní společnost (as a Bond Dealer and Chief Dealer) and since 2004 he worked at PPF banka where he serves as Managing Director.

Jaroslava Studenovská**Managing Director of Operations Division from 1.5.2007**

Born in 1968, Jaroslava Studenovská graduated in General Economic Theory from the University of Economics in Prague. Between 1992 and 1998 she worked at Česka spořitelna a.s. in various investment banking positions, her last position being the Director of Back Office. Between 1999 and 2001 she worked as Director of Back Office at IPB/ČSOB Treasury. From 1 July 2001 to 31 December 2005 she worked as the Director of Treasury at Raiffeisenbank a.s. She has worked at PPF banka a.s. since 1 January 2006, initially as a Group Treasury Division specialist and then from 1 May 2007 as the Managing Director of the Operations Division.

František Vencel**Managing Director of Treasury Group Division from 1.10.2006**

Born in 1966, František Vencel graduated from the Faculty of Mathematics and Physics of Charles University in Prague. After 4 years in academia (Czech Technical University) he held different positions in the investment banking and financial markets divisions of Komerční banka group from 1993 to 2000, his last position being the risk management deputy CEO of IKS KB. From 2001 to 2006 he worked as the CFO and CRO at Pioneer Investments (Unicredit Group). Since 1 October 2006 he has worked as the Managing Director of Group Treasury Division at PPF banka.

Marek Ploč**Managing Director of Private Banking Division from 1.11.2008**

Born in 1967, Marek Ploč is a graduate of the Faculty of Law of the Charles University in Prague. Since 1993 he has worked in managerial positions in the finance sector, respectively at companies Wood&Co, s.r.o., Creditanstalt Securities, a.s., Stratego Invest, a.s., Conseq Finance, s.r.o., Inmefin, s.r.o. a Cash Point, a.s. He worked at PPF banka a.s. since September 2008, initially as an Advisor to the Chief Executive Officer and from 1 November 2008 as the Managing Director of Private Banking Division.

Jan Svoma**Managing Director Corporate & Municipal Banking Division from 19.10.2009**

Born in 1964, Jan Svoma graduated from the University of Economics in Prague and obtained an MBA degree in 2004. He has worked in banking since 1991, specifically with Citibank (FX & MM Dealer), Groupe Bull (Head of Banking Unit), BNP-Dresdner Bank /Bawag Bank (Head of Treasury Sales, Special Assets Group and Corporate Banking) and most recently as Country Manager for the Czech Republic and Slovakia with zeb/rolfes.schierenbeck.associates. He joined PPF banka a.s. in October 2009.

Bretislav Tichanek**Managing Director of Export and Structured Finance Division from 1.9.2010**

Born in 1974, Bretislav studied International Affairs on the University of Economics in Prague. Worked 13 years with ING Bank in the Czech Republic, Slovakia and Russia. In the area of financial markets he held various trading and since 1999 managerial positions including Director for Financial Markets for Czech and Slovak Republics and Deputy General Manager of ING Bank Prague. Since 2008 Bretislav was in OAO Nomos Bank Russia and since April 2010 in PPF banka. Originally as Director of Export Finance Department and since late 2010 as Managing Director of Export and Structured Finance Division.

AUDIT COMMITTEE**Jiri Smejč****Chairman, Audit Committee**

Born in 1971, Jiri Smejč graduated from the Faculty of Mathematics and Physics of Charles University in Prague where he specialized in mathematical economics. In 1992 he went into business and became the Executive Officer and Director of PUPP Consulting in 1993. In 1995 he served as the Sales Director at Middle Europe Finance, which traded in securities with a focus on acquisition. He owned 34% of the TV NOVA group and one of the executives of CET 21, spol. s.r.o., the holder of the TV broadcast licence, until the end of 2004. In 2004, he joined PPF Group and in 2005 he became a shareholder. He is in charge of the overall management of the Group at PPF. He is the member of the governing bodies at the following legal entities:: PPF Asset Management a.s., Home Credit & Finance Bank, Hotel consulting s.r.o. v likvidaci, Generali PPF Holding B.V., Hluboka Invest, a.s., MEFISTO SOFTWARE, a.s., Energetický a průmyslový holding, a.s.

Valdemar Linek**Vice-chairman, Audit Committee**

Born in 1971, Valdemar Linek graduated in Corporate Economics, Accounting, and Financial Management of Business from the University of Economics in Prague. He also graduated in Internationally Recognised Accounting Standards, a two-semester graduate course, and is a certified balance accountant. After graduating from university, Valdemar

joined HZ Praha, spol. s r.o., an audit company where he worked as the director of the auditor division from 1997. From 2003, he has worked at NEXIA AP a.s., currently as the Chairman of the Board of Directors, Chief Executive Officer, and Partner for Forensic Activity and Projects.

Bohuslav Samec
Member, Audit Committee

Born in 1959, Bohuslav Samec graduated from a two-semester Monetary Economics and Banking course at the University of Economics in Prague. Between 1985 and 1993 he held managerial positions in the services field. He has worked at PPF Group since 1994 in various managerial positions. Ten years he served as Member of the Board of Directors at PPF burzovní společnost, Member of the Supervisory Board in companies Slezan Frydek – Mistek and Gramofonové závody. He currently works at s.p. Česká pošta in the Corporate Custody Division. Member of the Supervisory Board of PPF banka a.s. was also in 2006-2008.

Total amount of bank credit assigned to members of the Supervisory Board, board of Directors and other Management is 0,00 CZK.

PPF banka a.s. did not provide credit to and did not issue any guarantees for any of the members of the Supervisory Board, members of the Board of Directors or other leading employees.

SPHERE OF BUSINESS SEQUENT FROM THE LICENCE AND PERFORMED BY PPF BANKA:

- Functions of the bank according to Act No. 21/1992 Coll., on banks, as amended, stated in Article 1 paragraph 1 sections
 - a. Acceptance of deposits from the public,
 - b. Provision of credit.
- Functions of the bank according to Act No. 21/1992 Coll., on banks, as amended, stated in Article 1 paragraph 3 sections
 - a. Investing in securities using own account,
 - b. Financial leasing,
 - c. Payment system and invoicing
 - d. Issuing and administration of payment means,
 - e. Provision of guarantees,
 - f. Opening of letters of credit,
 - g. Taking care of collection,
 - h. Provision of investment services covering the following:

- primary investment service according to Article 4 paragraph 2 section a) of Act No. 256/2004 Coll., on capital market operations (the law on capital market operations), acceptance and transfer of instructions relating to investment instruments according to Article 3 paragraph 1 sections a), b), c) and d) of the law on capital market operations,
- primary investment service according to Article 4 paragraph 2 section b) of Act No. 256/2004 Coll., on capital market operations, executing instructions relating to

investment instruments to the account of another person, and doing so in relation to investment instruments according to Article 3 paragraph 1 sections a), b), c) and d) of the law on capital market operations,

- primary investment service according to Article 4 paragraph 2 section c) of Act No. 256/2004 Coll., on capital market operations, trading in investment instrument using own account, and doing so in relation to investment instruments according to Article 3 paragraph 1 sections a), b), c) and d) of the law on capital market operations,
- primary investment service according to Article 4 paragraph 2 section e) of Act No. 256/2004 Coll., on capital market operations, issuing or placing investment instruments, and doing so in relation to investment instruments according to Article 3 paragraph 1 sections a), b), c) and d) of the law on capital market operations,
- additional investment service according to Article 4 paragraph 3 section a) of Act No. 256/2004 Coll., on capital market operations, administration of investment instruments, and doing so in relation to investment instruments according to Article 3 paragraph 1 sections a), b), c) and d) of the law on capital market operations,
- additional investment service according to Article 4 paragraph 3 section b) of Act No. 256/2004 Coll., on capital market operations, storage of investment instruments, and doing so in relation to investment instruments according to Article 3 paragraph 1 sections a), b), c) and d) of the law on capital market operations,
- additional investment service according to Article 4 paragraph 3 section c) of Act No. 256/2004 Coll., on capital market operations, provision of credit or loan to the customer for the purpose of enabling trading in the investment instrument in which the provider of the credit or loan has a share, and doing so in relation to investment instruments according to Article 3 paragraph 1 sections a), b), c) and d) of the law on capital market operations,
- additional investment service according to Article 4 paragraph 3 section d) of Act No. 256/2004 Coll., on capital market operations, consulting function relating to capital structure, industrial strategy and questions connected with it, as well as provision of consulting and services related to transformation of companies or transfer of firms,
- additional investment service according to Article 4 paragraph 3 section e) of Act No. 256/2004 Coll., on capital market operations, consulting function relating to investment in investment instruments, and doing so in relation to investment instruments according to Article 3 paragraph 1 sections a), b), c) and d) of the law on capital market operations,
- additional investment service according to Article 4 paragraph 3 section f) of Act No. 256/2004 Coll., on capital market operations, executing exchange operations connected with the provision of investment services
- additional investment service according to Article 4 paragraph 3 section g) of Act No. 256/2004 Coll., on capital market operations, services connected with issuing of shares of investment instruments in relation to investment instruments according to Article 3 paragraph 1 sections a), b), c) and d) of the law on capital market operations.

i. Financial brokerage,

j. Performance of the function of depository,

k. Money exchanging activity (purchase of foreign exchange resources),

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l. Provision of banking information,
m. Trading for its own account or for the client's account in foreign exchange values and gold to the following extent:

- trading for its own account or for the client's account in foreign currencies payment means,
- trading for its own account or for the client's account in foreign securities
- trading for its own account or for the client's account in ratable rights and obligations derived therefrom

n. Lease of safe deposit boxes,

o. Activities that are directly connected with activities stated in the banking licence of PPF banka a.s.

OVERVIEW OF SERVICES OFFERED BY PPF BANKA

- Municipal account
- Foundational account
- Current account in Czech crowns
- Current account in foreign currency
- Provision of credit
- Provision of banking information
- Repurchase of debts
- Payment cards and cheques
- Foreign exchange activity
- Term deposits in CZK and in foreign currency
 - for a fixed period
 - revolving
- Money market operations
- Capital market operations
- Foreign payment system
- Home banking
- SIPO services
- Financial consulting for municipalities
- Depository bill of exchange
- Safety Deposit Box

OVERVIEW OF SERVICES IN RELATION TO INSURANCE

Deposit insurance relates to the following services:

- Current account in Czech crowns
- Term deposits in Czech crowns
- Short-term deposits
- Current account in foreign currency
- Term deposit in foreign currency

Deposit insurance does not relate to the following services:

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- Bill of exchange
- Other securities

INSURED DEBTS FROM DEPOSITS ARE DEPOSITS INCLUDING INTEREST OF

- a) Physical persons held in Czech crowns or in foreign currency to the name, surname, address and date of birth or birth certificate number of the depositor, or possibly other identification,
- b) Corporate entities held in Czech crowns or in foreign currency to the trade name or title of the corporate entity, its head office, and for domestic corporate entities also its identification number, with the exception of deposits of banks, financial institutions, medical insurance companies and government funds.

OVERVIEW OF ACTIVITIES WHOSE PROVISION WAS RESTRICTED

PPF banka provides functions in accordance with the above stated subject of operations.

PARTICIPATION OF PPF BANKA IN PAYMENT SYSTEMS

The payment system in the national currency is carried out by PPF banka by means of the clearing centre of Česká národní banka (further referred to as ČNB) based on a Contract on administering accounts of payment system and on the transfer of data on inter-bank payment system between ČNB and PPF banka. The payment system in foreign currencies domestically and abroad is carried out by PPF banka by means of correspondent banks using the company's electronic system for global inter-bank telecommunication, the Society for Worldwide Interbank Financial Telecommunications (SWIFT), of which PPF banka is a partner.