

Balance sheet (TCZK)

	as at 31/03/2011	as at 30/06/2011	as at 30/09/2011	as at 31/12/2011
TOTAL ASSETS	44 658 793	53 219 455	71 850 238	65 718 225
1. Cash in hand and balances with central banks	1 640 430	6 959 492	6 106 303	2 147 365
2. Financial assets held for trading	8 279 256	8 141 491	9 250 741	10 662 378
2.1 Positive fair values of derivatives held for trading	763 056	392 308	1 296 823	1 197 981
2.2 Equity securities held for trading	835 091	817 114	505 275	0
2.3 Debt securities held for trading	6 681 109	6 932 069	7 448 642	9 464 397
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	4 670 435	4 871 441	5 834 615	6 370 697
4.1 Equity securities available for sale	56 341	64 623	56 073	564 461
4.2 Debt securities available for sale	4 614 094	4 806 818	5 778 542	5 806 236
4.3 Loans and receivables available for sale	0	0	0	0
5. Loans and receivables	16 690 836	18 093 495	34 174 855	28 205 584
5.1 Debt securities not listed in active market	0	0	0	0
5.2 Loans and receivables	16 690 836	18 093 495	34 174 855	28 205 584
6. Financial assets held to maturity	13 192 575	14 958 192	16 234 173	18 052 926
6.1 Debt securities held to maturity	0	0	0	0
6.2 Loans and receivables held to maturity	13 192 575	14 958 192	16 234 173	18 052 926
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	41 901	47 290	50 878	59 225
9.1 Land, buildings and equipment	41 901	47 290	50 878	59 225
9.2 Real-estate investments	0	0	0	0
10. Intangible assets	53 042	63 532	82 664	84 366
10.1 Goodwill	0	0	0	0
10.2 Other intangible assets	53 042	63 532	82 664	84 366
11. Investments in subsidiaries, associates and joint ventures	1 103	1 103	1 103	1 103
12. Tax receivables	0	0	0	4 410
12.1 Income tax receivable	0	0	0	0
12.2 Deferred tax assets	0	0	0	4 410
13. Other assets	89 215	83 419	114 905	130 171
14. Non current assets and disposal groups held for sale	0	0	0	0

	as at 31/03/2011	as at 30/06/2011	as at 30/09/2011	as at 31/12/2011
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	44 658 793	53 219 455	71 850 238	65 718 225
Total liabilities	40 135 157	48 578 721	67 265 831	61 028 013
1. Deposits, loans and other financial liabilities to central banks	0	0	0	0
2. Financial liabilities for trading	6 040 148	6 580 779	9 208 911	8 804 730
2.1 Negative fair value of derivatives held for trading	622 023	419 510	1 575 699	1 592 015
2.2 Liabilities from short sales	5 418 125	6 161 269	7 633 212	7 212 716
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	33 234 331	40 905 152	55 816 999	50 122 977
4.1 Deposits, loans and other financial liabilities at amortised cost	30 353 463	40 177 430	51 518 061	47 281 131
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost	1 728 237	1 059 570	1 083 911	1 202 335
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amo	28 142 841	38 955 212	50 335 295	46 005 945
4.1.3 Other financial liabilities at amortised cost without sector classification	482 385	162 648	98 855	72 851
4.2 Issued debt securities at amortised cost	2 880 868	727 722	4 298 938	2 841 846
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	56 435	1 120	0	0
9. Tax liabilities	10 119	10 119	10 119	0
9.1 Income tax liability	0	0	0	0
9.2 Deferred tax liability	10 119	10 119	10 119	0
10. Other liabilities	794 124	1 081 551	2 229 801	2 100 305
11. Liabilities associated with disposal groups held for sale	0	0	0	0
Shareholders' equity	4 523 636	4 640 734	4 584 407	4 690 212
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	30 061	40 041	32 859	-85 209
16. Reserve funds	154 010	156 010	156 010	155 999
17. Retained earnings (accumulated losses) from previous periods	2 834 666	2 832 666	2 832 666	2 832 666
18. Own shares	0	0	0	0
19. Profit (loss) for the current period	324 351	431 469	382 323	606 207

**Income Statement
(TCZK)**

	as at 31/03/2011	as at 30/06/2011	as at 30/09/2011	as at 31/12/2011
1. Profit from financial and operating activities	523 771	762 662	854 675	1 316 911
1.1 Interest and similar income	432 705	869 247	1 345 183	1 906 222
1.2 Interest expense and similar charges	-140 339	-304 946	-508 219	-745 458
1.3 Dividend income	0	0	12 019	12 019
1.4 Fee and commission income	186 494	247 223	373 328	497 260
1.5 Fee and commission expense	-13 795	-28 068	-51 047	-71 161
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss	1 791	-2 929	-3 005	-11 119
1.7 Profit (loss) from financial assets and liabilities held for trading	65 557	-3 293	-292 647	-242 142
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	-189	-240	-212	773
1.11 Profit (loss) from disposal of assets other than held for sale	0	0	0	0
1.12 Other operating income	1 208	1 975	3 191	4 852
1.13 Other operating expenses	-9 661	-16 307	-23 916	-34 335
2. General administrative expenses	-91 405	-200 852	-326 884	-527 432
2.1 Employee expenses	-45 330	-91 519	-155 002	-228 838
2.2 Other administrative expenses	-46 074	-109 332	-171 881	-298 594
3. Depreciation	-9 969	-20 339	-31 033	-42 752
4. Creation of provisions	0	0	0	0
5. Impairment losses	-14 621	-2 763	-15 979	11 554
5.1 Impairment losses on financial assets other than at fair value through profit and loss	-14 621	-2 763	-15 979	11 554
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	6	34	34
1-8 Profit (loss) from continuing operations	407 782	538 714	480 813	758 315
9. Income tax expense	-83 431	-107 246	-98 489	-152 108
10. Net profit for the year	324 351	431 469	382 323	606 207
10.1 Net profit (loss) from continuing operations	324 351	431 469	382 323	606 207
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 31/03/2011		as at 30/06/2011		as at 30/09/2011		as at 31/12/2011	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	16 759 873	0	17 365 724	0	17 618 174	0	20 749 186	0
Watched	500 159	26 074	480 356	25 867	1 076 450	26 302	100 681	468
Sub-standard	8 501	1 700	3 482	696	14 949	470	0	0
Doubtful	72 639	43 861	71 947	49 191	39 272	28 476	38 479	27 848
Loss	499 889	201 618	407 183	185 433	452 852	219 590	463 253	219 590
Total	17 841 061	273 252	18 328 692	261 187	19 201 697	274 838	21 351 598	247 906

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

	as at 31/03/2011		as at 30/06/2011		as at 30/09/2011		as at 31/12/2011	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	11 696 404	0	14 649 795	0	31 239 251	0	24 871 315	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	11 696 404	0	14 649 795	0	31 239 251	0	24 871 315	0

Total loans and receivables assessed on portfolio basis (TCZK)

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

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

**Hedging and trading derivatives
(TCZK)**

	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

	as at 30/09/2011				as at 31/12/2011			
	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	92 024 874	92 195 377	1 296 823	1 575 699	92 159 635	92 446 066	1 197 981	1 592 015
Hedging	0	0	0	0	0	0	0	0

Key Performance Indicators

	as at 31/03/2011	as at 30/06/2011	as at 30/09/2011	as at 31/12/2011
1. Return on Average Assets - ROAA (%)	2,64	1,69	0,92	1,03
2. Return on Average Equity - ROAE (%)	35,95	22,13	12,39	14,43
3. Assets per employee (TCZK)	273 980	326 500	425 149	386 578
4. Administrative expenses per employee (TCZK)	2 243	2 464	2 579	3 103
5. Net profit per employee (TCZK)	7 960	5 294	3 016	3 566

Capital (TCZK)

	as at 31/03/2011	as at 30/06/2011	as at 30/09/2011	as at 31/12/2011
Capital adequacy ratio (%)	12,59	12,43	10,45	10,42
Tier 1	4 115 974	4 103 484	4 084 351	4 082 649
Tier 2	0	0	0	0
Tier 3	0	0	0	0
Deductible items from Tier 1 and Tier 2	-53 042	-63 532	-82 664	-84 366
Total of capital	4 062 932	4 039 952	4 001 687	3 998 283