

#### Balance sheet (TCZK)

	as at 30/06/2011	as at 30/09/2011	as at 31/12/2011	as at 31/03/2012
TOTAL ASSETS	53 219 455	71 850 238	65 718 225	76 159 208
1. Cash in hand and balances with central banks	6 959 492	6 106 303	2 147 365	13 890 449
2. Financial assets held for trading	8 141 491	9 250 741	10 662 378	6 382 794
2.1 Positive fair values of derivatives held for trading	392 308	1 296 823	1 197 981	1 253 381
2.2 Equity securities held for trading	817 114	505 275	0	0
2.3 Debt securities held for trading	6 932 069	7 448 642	9 464 397	5 129 413
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	4 871 441	5 834 615	6 370 697	8 414 567
4.1 Equity securities available for sale	64 623	56 073	564 461	544 151
4.2 Debt securities available for sale	4 806 818	5 778 542	5 806 236	7 870 416
4.3 Loans and receivables available for sale	0	0	0	0
5. Loans and receivables	18 093 495	34 174 855	28 205 584	30 076 955
5.1 Debt securities not listed in active market	0	0	0	0
5.2 Loans and receivables	18 093 495	34 174 855	28 205 584	30 076 955
6. Financial assets held to maturity	14 958 192	16 234 173	18 052 926	17 111 683
6.1 Debt securities held to maturity	0	0	0	0
6.2 Loans and receivables held to maturity	14 958 192	16 234 173	18 052 926	17 111 683
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	47 290	50 878	59 225	54 031
9.1 Land, buildings and equipment	47 290	50 878	59 225	54 031
9.2 Real-estate investments	0	0	0	0
10. Intangible assets	63 532	82 664	84 366	79 057
10.1 Goodwill	0	0	0	0
10.2 Other intangible assets	63 532	82 664	84 366	79 057
11. Investments in subsidiaries, associates and joint ventures	1 103	1 103	1 103	3 103
12. Tax receivables	0	0	4 410	24 120
12.1 Income tax receivable	0	0	0	0
12.2 Deferred tax assets	0	0	4 410	24 120
13. Other assets	83 419	114 905	130 171	122 450
14. Non currrent assets and disposal groups held for sale	0	0	0	0
	as at 30/06/2011	as at 30/09/2011	as at 31/12/2011	as at 31/03/2012
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	53 219 455	71 850 238	65 718 225	76 159 208
Total liabilities	48 578 721	67 265 831	61 028 013	71 100 115
1. Deposits, loans and other financial liabilities to central banks	0	0	0	0
2. Financial liabilities for trading	6 580 779	9 208 911	8 804 730	5 147 319
2.1 Negative fair value of derivatives held for trading	419 510	1 575 699	1 592 015	1 285 024
2.2 Liabilities from short sales	6 161 269	7 633 212	7 212 716	3 862 295
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
2 Einancial liabilities at fair value through profit and loss				

2.2       Labilities from short sales       6 161 269       7 633 212       7 212 716       3 862 285         2.3       Deposits, ioans and other financial liabilities held for training       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0	2.1 Negative fair value of derivatives held for trading	419 510	1 575 699	1 592 015	1 285 024
2.4         Short-term issued debt securities         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0	2.2 Liabilities from short sales	6 161 269	7 633 212	7 212 716	3 862 295
3.         Financial liabilities at fair value through profit and loss         0         0         0         0         0           3.1         Deposits, loans and other financial liabilities at fair value through profit and loss         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         <	2.3 Deposits, loans and other financial liabilities held for trading	0	0	0	0
3.1         Deposits, loans and other financial liabilities at fair value through profit and loss         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0 <th< td=""><td>2.4 Short-term issued debt securities</td><td>0</td><td>0</td><td>0</td><td>0</td></th<>	2.4 Short-term issued debt securities	0	0	0	0
3.2         Debt securities issued at fair value through profit and loss         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0 <td>3. Financial liabilities at fair value through profit and loss</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>	3. Financial liabilities at fair value through profit and loss	0	0	0	0
3.3         Subordinated liabilities at amortised cost         0         0         0         0         0           4.         Financial liabilities at amortised cost         40 905 152         55 816 999         50 122 977         63 987 6611           4.1         Deposits, loans and other financial liabilities to credit institutions at amortised cost         10 59 570         10 83 911         120 2335         4 061 680           4.1.1         Deposits, loans and other financial liabilities to other organisations than credit institutions at amor         38 955 212         50 333 295         46 005 945         54 814 849           4.1.3         Other financial liabilities at amortised cost without sector classification         162 648         98 855         72 851         75 188           4.2         Issued debt securities at amortised cost         0         0         0         0         0           5.         Financial liabilities associated with transferred assets         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0<	3.1 Deposits, loans and other financial liabilities at fair value through profit and loss	0	0	0	0
4.         Financial liabilities at amortised cost         40 905 152         55 816 999         50 122 977         63 987 661           4.1         Deposits, loans and other financial liabilities to credit institutions at amortised cost         40 177 430         51 518 061         47 7281 131         58 951 717           4.1.1         Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost         1 059 570         1 083 911         1 202 335         4 061 680           4.1.2         Deposits, loans and other financial liabilities to other organisations than credit institutions at amo         38 955 212         50 335 295         46 005 945         54 814 849           4.1.3         Other financial liabilities at amortised cost         727 722         4 298 938         2 841 846         5 035 944           4.3         Subordinated liabilities at amortised cost         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0	3.2 Debt securities issued at fair value through profit and loss	0	0	0	0
4.1       Deposits, loans and other financial liabilities at amortised cost       40 177 430       51 518 061       47 281 131       58 951 717         4.1.1       Deposits, loans and other financial liabilities to credit institutions at amortised cost       1 059 570       1 083 911       1 202 335       4 061 680         4.1.2       Deposits, loans and other financial liabilities to credit institutions at amortised cost       1 059 570       1 083 911       1 202 335       4 061 680         4.1.3       Other financial liabilities at amortised cost without sector classification       1 62 648       98 855       72 851       75 188         4.1.3       Subordinated liabilities at amortised cost       727 722       4 298 938       2 841 846       5 035 944         4.3       Subordinated liabilities at amortised cost       0       0       0       0         5.       Financial liabilities at amortised cost       0       0       0       0       0         6.       Negative fair value of hedging derivatives       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0	3.3 Subordinated liabilities at fair value through profit and loss	0	0	0	0
4.1.1       Deposits, loans and other financial liabilities to credit institutions at amortised cost       1 059 570       1 083 911       1 202 335       4 061 680         4.1.2       Deposits, loans and other financial liabilities to other organisations than credit institutions at amor       38 955 212       50 335 295       46 005 945       54 814 849         4.1.3       Other financial liabilities at amortised cost without sector classification       162 648       98 855       72 851       75 188         4.2       Issued debt securities at amortised cost       0       0       0       0       0         5.       Financial liabilities at amortised cost       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0 <td< td=""><td>4. Financial liabilities at amortised cost</td><td>40 905 152</td><td>55 816 999</td><td>50 122 977</td><td>63 987 661</td></td<>	4. Financial liabilities at amortised cost	40 905 152	55 816 999	50 122 977	63 987 661
4.1.2       Deposits, loans and other financial liabilities to other organisations than credit institutions at amo       38 955 212       50 335 295       46 005 945       54 814 849         4.1.3       Other financial liabilities at amortised cost without sector classification       162 648       98 855       72 851       75 188         4.2       Issued debt securities at amortised cost       727 722       4 298 938       2 841 846       5 035 944         4.3       Subordinated liabilities at amortised cost       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0	4.1 Deposits, loans and other financial liabilities at amortised cost	40 177 430	51 518 061	47 281 131	58 951 717
4.1.3       Other financial liabilities at amortised cost without sector classification       162 648       98 855       72 851       75 188         4.2       Issued debt securities at amortised cost       0       0       0       0       0         4.3       Subordinated liabilities at amortised cost       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0	4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost	1 059 570	1 083 911	1 202 335	4 061 680
4.2       Issued debt securities at amorised cost       727 722       4 298 938       2 841 846       5 035 944         4.3       Subordinated liabilities at amorised cost       0       0       0       0       0         5.       Financial liabilities associated with transferred assets       0       0       0       0       0       0         6.       Negative fair value of hedging derivatives       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       12256       9.       Tax liabilities       10       119       10       19       710       0       0       0       0       0       0       0       0       0       19       10       19       10       19       10       19       10       19       10       19       10       19       10       19       10       19       10       19       10       19       1	4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amo	38 955 212	50 335 295	46 005 945	54 814 849
4.3       Subordinated liabilities at amortised cost       0       0       0       0       0         5.       Financial liabilities associated with transferred assets       0       0       0       0       0         6.       Negative fair value of hedging derivatives       0       0       0       0       0       0         7.       Negative changes in fair value of hedging instruments portfolio       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       12256       9. Tax liabilities       10119       10119       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       0       19710       10	4.1.3 Other financial liabilities at amortised cost without sector classification	162 648	98 855	72 851	75 188
5.         Financial liabilities associated with transferred assets         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         12256         9.         Tax liabilities         10119         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710 <t< td=""><td>4.2 Issued debt securities at amortised cost</td><td>727 722</td><td>4 298 938</td><td>2 841 846</td><td>5 035 944</td></t<>	4.2 Issued debt securities at amortised cost	727 722	4 298 938	2 841 846	5 035 944
6.         Negative fair value of hedging derivatives         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         12256         3         7         7         7         7         7         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11         10         11	4.3 Subordinated liabilities at amortised cost	0	0	0	0
7.         Negative changes in fair value of hedging instruments portfolio         0         0         0         0         0         0         0         0         0         0         0         0         0         12256         9.         Tax liabilities         1120         0         0         112256         9.         7 ax liabilities         10119         10119         0         19710         9.         19710         9.         10119         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         0         19710         19710         19710         19710 <th1< td=""><td>5. Financial liabilities associated with transferred assets</td><td>0</td><td>0</td><td>0</td><td>0</td></th1<>	5. Financial liabilities associated with transferred assets	0	0	0	0
8.         Provisions         1 120         0         0         1 2256           9.         Tax liabilities         10 119         10 119         0         19 710           9.1         Income tax liability         0         0         0         0         0           9.2         Deferred tax liability         0         0         0         0         0         0         0         0         19 710           10.         Other liabilities         1081 551         2 229 801         2 100 305         1 933 169           11.         Liabilities associated with disposal groups held for sale         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0	6. Negative fair value of hedging derivatives	0	0	0	0
9. Tax liabilities         10 119         10 119         0         19 70           9.1 Income tax liability         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         10 119         10 119         0         19 710         10         0         19 710         10         0         19 710         10         0         19 710         10         0         19 710         10         119         10 119         0         19 710         10         10 81 551         2 229 801         2 100 305         1 933 169         11         1.1         16 30         19 33 169         11         1.1         12 10 305         1 933 169         1         10 119         10         10         10         10         10         10         10         10         10         10         10         10         10         10         10         10         10         10         10         10         11         11         11         15         11         15	7. Negative changes in fair value of hedging instruments portfolio	0	0	0	0
9.1         Income tax liability         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         19710         10         119         10         119         10         119         10         119         10         119         10         113         10         115         2 229 801         2 100 305         1 933 169         11         Liabilities         31 69         1         31 69         1         31 69         1         31 69         1         33 169         1         33 169         1         33 169         1         31 69         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         33 169         1         1         1 <t< td=""><td>8. Provisions</td><td>1 120</td><td>0</td><td>0</td><td>12 256</td></t<>	8. Provisions	1 120	0	0	12 256
9.2         Deferred tax liability         10 119         10 119         10 119         0         19 710           10. Other liabilities         1 081 551         2 229 801         2 100 305         1 933 169           11. Liabilities associated with disposal groups held for sale         0         0         0         0           Shareholders' equity         4 640 734         4 584 407         4 690 212         5 059 093           12. Issued capital         769 004         769 004         769 004         769 004         769 004           13. Share premium         411 545         411 545         411 545         411 545         411 545           14. Other capital         0         0         0         0         0         0           15. Revaluation fund and other revaluation differences         40 041         32 859         -85 209         -46 763           16. Reserve funds         156 010         156 010         155 999         155 999           17. Retained earnings (accumulated losses) from previous periods         2 832 666         2 832 666         2 832 666         3 438 872           18. Own shares         0         0         0         0         0         0	9. Tax liabilities	10 119	10 119	0	19 710
10. Other liabilities         1 081 551         2 229 801         2 100 305         1 933 169           11. Liabilities associated with disposal groups held for sale         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0	9.1 Income tax liability	-		0	0
11. Liabilities associated with disposal groups held for sale         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0		0	0	0	0
Shareholders' equity         4 640 734         4 584 407         4 690 212         5 059 093           12. Issued capital         769 004         769 004         769 004         769 004         769 004           13. Share premium         411 545         411 545         411 545         411 545         411 545           14. Other capital         0         0         0         0         0         0           15. Revaluation fund and other revaluation differences         40 041         32 859         -85 209         -46 763           16. Reserve funds         156 010         156 010         155 999         155 999           17. Retained earnings (accumulated losses) from previous periods         2 832 666         2 832 666         2 832 666         3 438 872           18. Own shares         0         0         0         0         0         0		0 10 119	0 10 119	0	19 710
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         0           15. Revaluation fund and other revaluation differences         40 041         32 859         -85 209         -46 763           16. Reserve funds         156 010         156 010         155 999         155 999           17. Retained earnings (accumulated losses) from previous periods         2 832 666         2 832 666         2 832 666         3 438 872           18. Own shares         0         0         0         0         0	9.2 Deferred tax liability			0 0 <b>2 100 305</b>	
13. Share premium         411 545         411 545         411 545         411 545           14. Other capital         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0	9.2 Deferred tax liability 10. Other liabilities		2 229 801	0 0 2 100 305 0	
14. Other capital         0         0         0         0         0           15. Revaluation fund and other revaluation differences         40 041         32 859         -85 209         -46 763           16. Reserve funds         156 010         156 010         155 999         155 999           17. Retained earnings (accumulated losses) from previous periods         2 832 666         2 832 666         2 832 666         3 438 872           18. Own shares         0         0         0         0         0	9.2 Deferred tax liability 10. Other liabilities 11. Liabilities associated with disposal groups held for sale	1 081 551 0	2 229 801 0	0	1 933 169 0
15. Revaluation fund and other revaluation differences         40 041         32 859         -85 209         -46 763           16. Reserve funds         156 010         156 010         155 999         155 999           17. Retained earnings (accumulated losses) from previous periods         2 832 666         2 832 666         2 832 666         3 438 872           18. Own shares         0         0         0         0         0	9.2       Deferred tax liability         10. Other liabilities         11. Liabilities associated with disposal groups held for sale         Shareholders' equity	1 081 551 0 4 640 734	2 229 801 0 4 584 407	0 4 690 212	1 933 169 0 5 059 093
16. Reserve funds         156 010         156 010         155 999         155 999           17. Retained earnings (accumulated losses) from previous periods         2 832 666         2 832 666         2 832 666         3 438 872           18. Own shares         0         0         0         0         0	9.2       Deferred tax liability         10. Other liabilities         11. Liabilities associated with disposal groups held for sale         Shareholders' equity         12. Issued capital	1 081 551 0 4 640 734 769 004	2 229 801 0 4 584 407 769 004	0 4 690 212 769 004	1 933 169 0 5 059 093 769 004
17. Retained earnings (accumulated losses) from previous periods         2 832 666         2 832 666         2 832 666         3 438 872           18. Own shares         0         0         0         0         0	9.2       Deferred tax liability         10. Other liabilities         11. Liabilities associated with disposal groups held for sale         Shareholders' equity         12. Issued capital         13. Share premium	1 081 551 0 4 640 734 769 004	2 229 801 0 4 584 407 769 004 411 545	0 4 690 212 769 004	1 933 169 0 5 059 093 769 004
18. Own shares 0 0 0 0	9.2       Deferred tax liability         10. Other liabilities         11. Liabilities associated with disposal groups held for sale         Shareholders' equity         12. Issued capital         13. Share premium         14. Other capital	1 081 551 0 4 640 734 769 004 411 545 0	2 229 801 0 4 584 407 769 004 411 545 0	0 4 690 212 769 004 411 545 0	1 933 169 0 5 059 093 769 004 411 545 0
	9.2       Deferred tax liability         10. Other liabilities         11. Liabilities associated with disposal groups held for sale         Shareholders' equity         12. Issued capital         13. Share premium         14. Other capital         15. Revaluation fund and other revaluation differences	1 081 551 0 4 640 734 769 004 411 545 0 40 041	2 229 801 0 4 584 407 769 004 411 545 0 32 859	0 4 690 212 769 004 411 545 0 -85 209	1 933 169 0 5 059 093 769 004 411 545 0 -46 763
19. Profit (loss) for the current period         431 469         382 323         606 207         330 437	9.2       Deferred tax liability         10. Other liabilities         11. Liabilities associated with disposal groups held for sale         Shareholders' equity         12. Issued capital         13. Share premium         14. Other capital         15. Revaluation fund and other revaluation differences         16. Reserve funds	1 081 551 0 4 640 734 769 004 411 545 0 40 041 156 010	2 229 801 0 4 584 407 769 004 411 545 0 32 859 156 010	0 4 690 212 769 004 411 545 0 -85 209 155 999	1 933 169 0 5 059 093 769 004 411 545 0 -46 763 155 999
	9.2       Deferred tax liability         10. Other liabilities         11. Liabilities associated with disposal groups held for sale         Shareholders' equity         12. Issued capital         13. Share premium         14. Other capital         15. Revaluation fund and other revaluation differences         16. Reserve funds         17. Retained earnings (accumulated losses) from previous periods	1 081 551 0 4 640 734 769 004 411 545 0 40 041 156 010	2 229 801 0 4 584 407 769 004 411 545 0 32 859 156 010	0 4 690 212 769 004 411 545 0 -85 209 155 999	1 933 169 0 5 059 093 769 004 411 545 0 -46 763 155 999



#### Income Statement

(TCZK)

	as at 30/06/2011	as at 30/09/2011	as at 31/12/2011	as at 31/03/2012
1. Profit from financial and operating activities	762 662	854 675	1 316 911	555 674
1.1 Interest and similar income	869 247	1 345 183	1 906 222	531 837
1.2 Interest expense and similar charges	-304 946	-508 219	-745 458	-207 906
1.3 Dividend income	0	12 019	12 019	0
1.4 Fee and commission income	247 223	373 328	497 260	78 355
1.5 Fee and commision expense	-28 068	-51 047	-71 161	-17 512
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss	-2 929	-3 005	-11 119	19 877
1.7 Profit (loss) from financial assets and liabilities held for trading	-3 293	-292 647	-242 142	164 554
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	-240	-212	773	-295
1.11 Profit (loss) from disposal of assets other than held for sale	0	0	0	0
1.12 Other operating income	1 975	3 191	4 852	1 006
1.13 Other operating expenses	-16 307	-23 916	-34 335	-14 241
2. General administrative expenses	-200 852	-326 884	-527 432	-94 275
2.1 Employee expenses	-91 519	-155 002	-228 838	-48 260
2.2 Other administrative expenses	-109 332	-171 881	-298 594	-46 015
3. Depreciation	-20 339	-31 033	-42 752	-13 185
4. Creation of provisions	0	0	0	0
5. Impairment losses	-2 763	-15 979	11 554	-43 845
5.1 Impairment losses on financial assets other than at fair value through profit and loss	-2 763	-15 979	11 554	-43 845
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	34	34	1
1-8 Profit (loss) from continuing operations	538 714	480 813	758 315	404 370
9. Income tax expense	-107 246	-98 489	-152 108	-73 933
10. Net profit for the year	431 469	382 323	606 207	330 437
10.1 Net profit (loss) from continuing operations	431 469	382 323	606 207	330 437
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	/06/2011	as at 30	/09/2011	as at 31/12/2011		as at 31/03/2012	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	17 365 724	0	17 618 174	0	20 749 186	0	21 224 007	0
Watched	480 356	25 867	1 076 450	26 302	100 681	468	106 517	228
Sub-standard	3 482	696	14 949	470	0	0	748	150
Doubtful	71 947	49 191	39 272	28 476	38 479	27 848	38 253	27 660
Loss	407 183	185 433	452 852	219 590	463 253	219 590	444 702	263 702
Total	18 328 692	261 187	19 201 697	274 838	21 351 598	247 906	21 814 227	291 740

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

	as at 30	/06/2011	as at 30	/09/2011	as at 31/12/2011		as at 31/03/2012	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	14 649 795	0	31 239 251	0	24 871 315	0	25 505 828	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	14 649 795	0	31 239 251	0	24 871 315	0	25 505 828	0

### Total loans and receivables assessed on portfolio basis (TCZK)

	as at 30/06/2011		as at 30/09/2011		as at 31/12/2011		as at 31/03/2012	
	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 2011	3.Q 2011	4.Q 2011	1.Q 2012
Restructured loans	0	0	0	0
and receivables	0	0	0	0



# Hedging and trading derivatives (TCZK)

		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	

		as at 31/12/2011				as at 31/03/2012				
		value of the underlying instrument		<sup>2</sup> tair 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	92 159 635	92 446 066	1 197 981	1 592 015	111 987 475	111 908 360	1 253 381	1 285 024		
Hedging	0	0	0	0	0	0	0	0		



#### Key Performance Indicators

	as at 30/06/2011	as at 30/09/2011	as at 31/12/2011	as at 31/03/2012
1. Return on Average Assets - ROAA (%)	1,69	0,92	1,03	1,85
2. Return on Average Equity - ROAE (%)	22,13	12,39	14,43	27,04
3. Assets per employee (TCZK)	326 500	425 149	386 578	447 995
4. Administrative expenses per employee (TCZK)	2 464	2 579	3 103	2 218
5. Net profit per employee (TCZK)	5 294	3 016	3 566	7 775

#### Capital (TCZK)

	as at 30/06/2011	as at 30/09/2011	as at 31/12/2011	as at 31/03/2012
Capital adequacy ratio (%)	12,43	10,45	10,42	11,74
Tier 1	4 103 484	4 084 351	4 082 649	4 694 165
Tier 2	0	0	0	0
Tier 3	0	0	0	0
Deductible items from Tier 1 and Tier 2	-63 532	-82 664	-84 366	-79 057
Total of capital	4 039 952	4 001 687	3 998 283	4 615 108