

**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 current 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
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	40 905 152	55 816 999	50 122 977	63 987 661
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 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
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	1 120	0	0	12 256
9. Tax liabilities	10 119	10 119	0	19 710
9.1 Income tax liability	0	0	0	0
9.2 Deferred tax liability	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
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	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
19. Profit (loss) for the current period	431 469	382 323	606 207	330 437

**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 commission 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 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		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	92 159 635	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