

**Balance sheet  
(TCZK)**

	as at 30/09/2011	as at 31/12/2011	as at 31/03/2012	as at 30/06/2012
<b>TOTAL ASSETS</b>	<b>71 850 238</b>	<b>65 718 225</b>	<b>76 159 208</b>	<b>78 648 553</b>
<b>1. Cash in hand and balances with central banks</b>	<b>6 106 303</b>	<b>2 147 365</b>	<b>13 890 449</b>	<b>9 588 309</b>
<b>2. Financial assets held for trading</b>	<b>9 250 741</b>	<b>10 662 378</b>	<b>6 382 794</b>	<b>9 464 848</b>
2.1 Positive fair values of derivatives held for trading	1 296 823	1 197 981	1 253 381	1 794 960
2.2 Equity securities held for trading	505 275	0	0	0
2.3 Debt securities held for trading	7 448 642	9 464 397	5 129 413	7 669 888
2.4 Loans and receivables held for trading	0	0	0	0
<b>3. Financial assets at fair value through profit and loss</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>4. Financial assets available for sale</b>	<b>5 834 615</b>	<b>6 370 697</b>	<b>8 414 567</b>	<b>10 956 695</b>
4.1 Equity securities available for sale	56 073	564 461	544 151	554 585
4.2 Debt securities available for sale	5 778 542	5 806 236	7 870 416	10 402 110
4.3 Loans and receivables available for sale	0	0	0	0
<b>5. Loans and receivables</b>	<b>34 174 855</b>	<b>28 205 584</b>	<b>30 076 955</b>	<b>22 982 486</b>
5.1 Debt securities not listed in active market	0	0	0	0
5.2 Loans and receivables	34 174 855	28 205 584	30 076 955	22 982 486
<b>6. Financial assets held to maturity</b>	<b>16 234 173</b>	<b>18 052 926</b>	<b>17 111 683</b>	<b>25 374 818</b>
6.1 Debt securities held to maturity	0	0	0	0
6.2 Loans and receivables held to maturity	16 234 173	18 052 926	17 111 683	25 374 818
<b>7. Positive fair value of hedging derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8. Positive changes in fair value of hedging instruments portfolio</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>9. Property, plant and equipment</b>	<b>50 878</b>	<b>59 225</b>	<b>54 031</b>	<b>51 522</b>
9.1 Land, buildings and equipment	50 878	59 225	54 031	51 522
9.2 Real-estate investments	0	0	0	0
<b>10. Intangible assets</b>	<b>82 664</b>	<b>84 366</b>	<b>79 057</b>	<b>77 542</b>
10.1 Goodwill	0	0	0	0
10.2 Other intangible assets	82 664	84 366	79 057	77 542
<b>11. Investments in subsidiaries, associates and joint ventures</b>	<b>1 103</b>	<b>1 103</b>	<b>3 103</b>	<b>3 136</b>
<b>12. Tax receivables</b>	<b>0</b>	<b>4 410</b>	<b>24 120</b>	<b>19 987</b>
12.1 Income tax receivable	0	0	0	0
12.2 Deferred tax assets	0	4 410	24 120	19 987
<b>13. Other assets</b>	<b>114 905</b>	<b>130 171</b>	<b>122 450</b>	<b>129 210</b>
<b>14. Non current assets and disposal groups held for sale</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	as at 30/09/2011	as at 31/12/2011	as at 31/03/2012	as at 30/06/2012
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>71 850 238</b>	<b>65 718 225</b>	<b>76 159 208</b>	<b>78 648 553</b>
<b>Total liabilities</b>	<b>67 265 831</b>	<b>61 028 013</b>	<b>71 100 115</b>	<b>73 215 263</b>
<b>1. Deposits, loans and other financial liabilities to central banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2. Financial liabilities for trading</b>	<b>9 208 911</b>	<b>8 804 730</b>	<b>5 147 319</b>	<b>8 083 845</b>
2.1 Negative fair value of derivatives held for trading	1 575 699	1 592 015	1 285 024	1 914 888
2.2 Liabilities from short sales	7 633 212	7 212 716	3 862 295	6 168 957
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
<b>3. Financial liabilities at fair value through profit and loss</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>4. Financial liabilities at amortised cost</b>	<b>55 816 999</b>	<b>50 122 977</b>	<b>63 987 661</b>	<b>62 008 257</b>
4.1 Deposits, loans and other financial liabilities at amortised cost	51 518 061	47 281 131	58 951 717	57 582 265
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost	1 083 911	1 202 335	4 061 680	1 913 393
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amo	50 335 295	46 005 945	54 814 849	55 626 429
4.1.3 Other financial liabilities at amortised cost without sector classification	98 855	72 851	75 188	42 443
4.2 Issued debt securities at amortised cost	4 298 938	2 841 846	5 035 944	4 425 992
4.3 Subordinated liabilities at amortised cost	0	0	0	0
<b>5. Financial liabilities associated with transferred assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>6. Negative fair value of hedging derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>7. Negative changes in fair value of hedging instruments portfolio</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8. Provisions</b>	<b>0</b>	<b>0</b>	<b>12 256</b>	<b>76 350</b>
<b>9. Tax liabilities</b>	<b>10 119</b>	<b>0</b>	<b>19 710</b>	<b>19 710</b>
9.1 Income tax liability	0	0	0	0
9.2 Deferred tax liability	10 119	0	19 710	19 710
<b>10. Other liabilities</b>	<b>2 229 801</b>	<b>2 100 305</b>	<b>1 933 169</b>	<b>3 027 101</b>
<b>11. Liabilities associated with disposal groups held for sale</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Shareholders' equity</b>	<b>4 584 407</b>	<b>4 690 212</b>	<b>5 059 093</b>	<b>5 433 290</b>
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	32 859	-85 209	-46 763	56 373
16. Reserve funds	156 010	155 999	155 999	156 364
17. Retained earnings (accumulated losses) from previous periods	2 832 666	2 832 666	3 438 872	3 436 872
18. Own shares	0	0	0	0
19. Profit (loss) for the current period	382 323	606 207	330 437	603 131

**Income Statement  
(TCZK)**

	as at 30/09/2011	as at 31/12/2011	as at 31/03/2012	as at 30/06/2012
<b>1. Profit from financial and operating activities</b>	<b>854 675</b>	<b>1 316 911</b>	<b>555 674</b>	<b>1 029 725</b>
1.1 Interest and similar income	1 345 183	1 906 222	531 837	1 062 770
1.2 Interest expense and similar charges	-508 219	-745 458	-207 906	-425 784
1.3 Dividend income	12 019	12 019	0	0
1.4 Fee and commission income	373 328	497 260	78 355	191 289
1.5 Fee and commission expense	-51 047	-71 161	-17 512	-38 407
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss	-3 005	-11 119	19 877	21 207
1.7 Profit (loss) from financial assets and liabilities held for trading	-292 647	-242 142	164 554	241 253
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	-212	773	-295	266
1.11 Profit (loss) from disposal of assets other than held for sale	0	0	0	1 569
1.12 Other operating income	3 191	4 852	1 006	2 027
1.13 Other operating expenses	-23 916	-34 335	-14 241	-26 465
<b>2. General administrative expenses</b>	<b>-326 884</b>	<b>-527 432</b>	<b>-94 275</b>	<b>-196 360</b>
2.1 Employee expenses	-155 002	-228 838	-48 260	-102 433
2.2 Other administrative expenses	-171 881	-298 594	-46 015	-93 927
<b>3. Depreciation</b>	<b>-31 033</b>	<b>-42 752</b>	<b>-13 185</b>	<b>-26 356</b>
<b>4. Creation of provisions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>5. Impairment losses</b>	<b>-15 979</b>	<b>11 554</b>	<b>-43 845</b>	<b>-55 960</b>
5.1 Impairment losses on financial assets other than at fair value through profit and loss	-15 979	11 554	-43 845	-55 960
5.2 Impairment losses on non-financial assets	0	0	0	0
<b>6. Negative goodwill directly recognized in the income statement</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>7. Share on profit (loss) of subsidiaries, associates and joint ventures</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8. Profit (loss) from non-current assets and disposal groups</b>	<b>34</b>	<b>34</b>	<b>1</b>	<b>5</b>
<b>1-8 Profit (loss) from continuing operations</b>	<b>480 813</b>	<b>758 315</b>	<b>404 370</b>	<b>751 054</b>
<b>9. Income tax expense</b>	<b>-98 489</b>	<b>-152 108</b>	<b>-73 933</b>	<b>-147 923</b>
<b>10. Net profit for the year</b>	<b>382 323</b>	<b>606 207</b>	<b>330 437</b>	<b>603 131</b>
10.1 Net profit (loss) from continuing operations	382 323	606 207	330 437	603 131
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 30/09/2011		as at 31/12/2011		as at 31/03/2012		as at 30/06/2012	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	17 618 174	0	20 749 186	0	21 224 007	0	22 517 259	0
Watched	1 076 450	26 302	100 681	468	106 517	228	96 670	191
Sub-standard	14 949	470	0	0	748	150	9 501	179
Doubtful	39 272	28 476	38 479	27 848	38 253	27 660	37 755	27 038
Loss	452 852	219 590	463 253	219 590	444 702	263 702	457 451	276 451
Total	19 201 697	274 838	21 351 598	247 906	21 814 227	291 740	23 118 636	303 859

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

	as at 30/09/2011		as at 31/12/2011		as at 31/03/2012		as at 30/06/2012	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	31 239 251	0	24 871 315	0	25 505 828	0	25 322 460	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	31 239 251	0	24 871 315	0	25 505 828	0	25 322 460	0

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

	as at 30/09/2011		as at 31/12/2011		as at 31/03/2012		as at 30/06/2012	
	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)**

	3.Q 2011	4.Q 2011	1.Q 2012	2.Q 2012
Restructured loans and receivables	0	0	0	0

## Hedging and trading derivatives (TCZK)

	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

	as at 31/03/2012				as at 30/06/2012			
	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	111 987 475	111 908 360	1 253 381	1 285 024	143 173 611	143 170 056	1 794 960	1 914 888
Hedging	0	0	0	0	0	0	0	0

## Key Performance Indicators

	as at 30/09/2011	as at 31/12/2011	as at 31/03/2012	as at 30/06/2012
1. Return on Average Assets - ROAA (%)	0,92	1,03	1,85	1,63
2. Return on Average Equity - ROAE (%)	12,39	14,43	27,04	23,87
3. Assets per employee (TCZK)	425 149	386 578	447 995	436 936
4. Administrative expenses per employee (TCZK)	2 579	3 103	2 218	2 182
5. Net profit per employee (TCZK)	3 016	3 566	7 775	6 701

## Capital (TCZK)

	as at 30/09/2011	as at 31/12/2011	as at 31/03/2012	as at 30/06/2012
Capital adequacy ratio (%)	10,45	10,42	11,74	10,23
Tier 1	4 084 351	4 082 649	4 694 165	4 693 680
Tier 2	0	0	0	0
Tier 3	0	0	0	0
Deductible items from Tier 1 and Tier 2	0	0	0	0
Total of capital	4 084 351	4 082 649	4 694 165	4 693 680