

**Balance sheet  
(TCZK)**

	as at 31/12/2011	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012
<b>TOTAL ASSETS</b>	<b>65 718 225</b>	<b>76 159 208</b>	<b>78 648 553</b>	<b>93 276 209</b>
<b>1. Cash in hand and balances with central banks</b>	<b>2 147 365</b>	<b>13 890 449</b>	<b>9 588 309</b>	<b>22 014 663</b>
<b>2. Financial assets held for trading</b>	<b>10 662 378</b>	<b>6 382 794</b>	<b>9 464 848</b>	<b>8 104 318</b>
2.1 Positive fair values of derivatives held for trading	1 197 981	1 253 381	1 794 960	2 049 490
2.2 Equity securities held for trading	0	0	0	0
2.3 Debt securities held for trading	9 464 397	5 129 413	7 669 888	6 054 828
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>6 370 697</b>	<b>8 414 567</b>	<b>10 956 695</b>	<b>11 165 130</b>
4.1 Equity securities available for sale	564 461	544 151	554 585	522 595
4.2 Debt securities available for sale	5 806 236	7 870 416	10 402 110	10 642 535
4.3 Loans and receivables available for sale	0	0	0	0
<b>5. Loans and receivables</b>	<b>28 205 584</b>	<b>30 076 955</b>	<b>22 982 486</b>	<b>27 186 445</b>
5.1 Debt securities not listed in active market	0	0	0	0
5.2 Loans and receivables	28 205 584	30 076 955	22 982 486	27 186 445
<b>6. Financial assets held to maturity</b>	<b>18 052 926</b>	<b>17 111 683</b>	<b>25 374 818</b>	<b>24 536 294</b>
6.1 Debt securities held to maturity	0	0	0	0
6.2 Loans and receivables held to maturity	18 052 926	17 111 683	25 374 818	24 536 294
<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>59 225</b>	<b>54 031</b>	<b>51 522</b>	<b>48 057</b>
9.1 Land, buildings and equipment	59 225	54 031	51 522	48 057
9.2 Real-estate investments	0	0	0	0
<b>10. Intangible assets</b>	<b>84 366</b>	<b>79 057</b>	<b>77 542</b>	<b>75 327</b>
10.1 Goodwill	0	0	0	0
10.2 Other intangible assets	84 366	79 057	77 542	75 327
<b>11. Investments in subsidiaries, associates and joint ventures</b>	<b>1 103</b>	<b>3 103</b>	<b>3 136</b>	<b>3 136</b>
<b>12. Tax receivables</b>	<b>4 410</b>	<b>24 120</b>	<b>19 987</b>	<b>19 987</b>
12.1 Income tax receivable	0	0	0	0
12.2 Deferred tax assets	4 410	24 120	19 987	19 987
<b>13. Other assets</b>	<b>130 171</b>	<b>122 450</b>	<b>129 210</b>	<b>122 851</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 31/12/2011	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>65 718 225</b>	<b>76 159 208</b>	<b>78 648 553</b>	<b>93 276 209</b>
<b>Total liabilities</b>	<b>61 028 013</b>	<b>71 100 115</b>	<b>73 215 263</b>	<b>87 380 253</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>8 804 730</b>	<b>5 147 319</b>	<b>8 083 845</b>	<b>4 841 536</b>
2.1 Negative fair value of derivatives held for trading	1 592 015	1 285 024	1 914 888	2 160 579
2.2 Liabilities from short sales	7 212 716	3 862 295	6 168 957	2 680 957
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>50 122 977</b>	<b>63 987 661</b>	<b>62 008 257</b>	<b>79 704 085</b>
4.1 Deposits, loans and other financial liabilities at amortised cost	47 281 131	58 951 717	57 582 265	71 779 889
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost	1 202 335	4 061 680	1 913 393	2 041 855
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amo	46 005 945	54 814 849	55 626 429	69 635 547
4.1.3 Other financial liabilities at amortised cost without sector classification	72 851	75 188	42 443	102 486
4.2 Issued debt securities at amortised cost	2 841 846	5 035 944	4 425 992	7 924 196
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>12 256</b>	<b>76 350</b>	<b>116 171</b>
<b>9. Tax liabilities</b>	<b>0</b>	<b>19 710</b>	<b>19 710</b>	<b>19 710</b>
9.1 Income tax liability	0	0	0	0
9.2 Deferred tax liability	0	19 710	19 710	19 710
<b>10. Other liabilities</b>	<b>2 100 305</b>	<b>1 933 169</b>	<b>3 027 101</b>	<b>2 698 751</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>4 690 212</b>	<b>5 059 093</b>	<b>5 433 290</b>	<b>5 895 955</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	-85 209	-46 763	56 373	172 429
16. Reserve funds	155 999	155 999	156 364	156 364
17. Retained earnings (accumulated losses) from previous periods	2 832 666	3 438 872	3 436 872	3 436 872
18. Own shares	0	0	0	0
19. Profit (loss) for the current period	606 207	330 437	603 131	949 741

**Income Statement  
(TCZK)**

	as at 31/12/2011	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012
<b>1. Profit from financial and operating activities</b>	<b>1 316 911</b>	<b>555 674</b>	<b>1 029 725</b>	<b>1 340 444</b>
1.1 Interest and similar income	1 906 222	531 837	1 062 770	1 603 237
1.2 Interest expense and similar charges	-745 458	-207 906	-425 784	-638 193
1.3 Dividend income	12 019	0	0	10 974
1.4 Fee and commission income	497 260	78 355	191 289	294 153
1.5 Fee and commission expense	-71 161	-17 512	-38 407	-66 131
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss	-11 119	19 877	21 207	-182 666
1.7 Profit (loss) from financial assets and liabilities held for trading	-242 142	164 554	241 253	353 297
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	773	-295	266	381
1.11 Profit (loss) from disposal of assets other than held for sale	0	0	1 569	1 569
1.12 Other operating income	4 852	1 006	2 027	3 142
1.13 Other operating expenses	-34 335	-14 241	-26 465	-39 318
<b>2. General administrative expenses</b>	<b>-527 432</b>	<b>-94 275</b>	<b>-196 360</b>	<b>-326 899</b>
2.1 Employee expenses	-228 838	-48 260	-102 433	-154 831
2.2 Other administrative expenses	-298 594	-46 015	-93 927	-172 068
<b>3. Depreciation</b>	<b>-42 752</b>	<b>-13 185</b>	<b>-26 356</b>	<b>-40 364</b>
<b>4. Creation of provisions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-33</b>
<b>5. Impairment losses</b>	<b>11 554</b>	<b>-43 845</b>	<b>-55 960</b>	<b>199 516</b>
5.1 Impairment losses on financial assets other than at fair value through profit and loss	11 554	-43 845	-55 960	199 516
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>1</b>	<b>5</b>	<b>206</b>
<b>1-8 Profit (loss) from continuing operations</b>	<b>758 315</b>	<b>404 370</b>	<b>751 054</b>	<b>1 172 870</b>
<b>9. Income tax expense</b>	<b>-152 108</b>	<b>-73 933</b>	<b>-147 923</b>	<b>-223 128</b>
<b>10. Net profit for the year</b>	<b>606 207</b>	<b>330 437</b>	<b>603 131</b>	<b>949 741</b>
10.1 Net profit (loss) from continuing operations	606 207	330 437	603 131	949 741
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 31/12/2011		as at 31/03/2012		as at 30/06/2012		as at 30/09/2012	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	20 749 186	0	21 224 007	0	22 517 259	0	25 381 652	0
Watched	100 681	468	106 517	228	96 670	191	166 418	288
Sub-standard	0	0	748	150	9 501	179	0	0
Doubtful	38 479	27 848	38 253	27 660	37 755	27 038	36 522	26 052
Loss	463 253	219 590	444 702	263 702	457 451	276 451	35 987	19 687
Total	21 351 598	247 906	21 814 227	291 740	23 118 636	303 859	25 620 579	46 027

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

	as at 31/12/2011		as at 31/03/2012		as at 30/06/2012		as at 30/09/2012	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	24 871 315	0	25 505 828	0	25 322 460	0	26 238 771	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	24 871 315	0	25 505 828	0	25 322 460	0	26 238 771	0

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

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

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

## Hedging and trading derivatives (TCZK)

	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

	as at 30/06/2012				as at 30/09/2012			
	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	143 173 611	143 170 056	1 794 960	1 914 888	116 344 097	116 336 270	2 049 490	2 160 579
Hedging	0	0	0	0	0	0	0	0

## Key Performance Indicators

	as at 31/12/2011	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012
1. Return on Average Assets - ROAA (%)	1,03	1,85	1,63	1,63
2. Return on Average Equity - ROAE (%)	14,43	27,04	23,87	24,09
3. Assets per employee (TCZK)	386 578	447 995	436 936	498 803
4. Administrative expenses per employee (TCZK)	3 103	2 218	2 182	2 331
5. Net profit per employee (TCZK)	3 566	7 775	6 701	6 772

## Capital (TCZK)

	as at 31/12/2011	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012
Capital adequacy ratio (%)	10,42	11,74	10,23	10,05
Tier 1	4 082 649	4 694 165	4 693 680	4 675 474
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	4 082 649	4 694 165	4 693 680	4 675 474