

BASIC INFORMATION ON THE SEPTEMBER 30, 2012

Trade name	PPF banka a. s.
Legal form	Joint-stock company
Head office	Prague 6, Evropská 2690/17, Postcode 160 41
Company No.	47116129
Date of entry into business register	31.12.1992
Most recent change in record Purpose of change	27.9.2012 change in the Board of Directors
Level of base capital	769 004 327,50 CZK
Level of paid off base capital	769 004 327,50 CZK
Shares: form of shares type of shares version of shares	unregistered, to name ordinary book registered held at CDCP

The company's base capital is divided into 192,131 units of shares of a nominal value of CZK 2,602.50 and 384,262 units of share of a nominal value of CZK 700.

SHAREHOLDERS STRUCTURE

PPF Group N.V.	92,96 %
Hlavní město Praha	6,73 %
Others	0,31 %

Number of the employees in PPF banka: 180,53 (recalculated status)

BOARD OF DIRECTORS

Petr Milev

Chairman of the Board of Directors from 22.3.2010

Born in 1968, Petr Milev graduated from the Faculty of Mathematics and Physics of Charles University in Prague. Between 1993 and 2000 he worked in the investment banking and capital markets divisions at Komerční banka, a.s., BNP-Dresdner Bank ČR a.s. and Conseq Finance s.r.o. He has worked at PPF group since 2000, initially in various managerial positions at Česká pojišťovna, a.s., and later as a founder and the Chief Executive Officer PPF Asset Management. He also worked as the Executive Director for Global Markets at PPF, where he was responsible for the strategic management of the financing for PPF's global projects in Europe and Asia. He has been the Chief Executive Officer of PPF banka a.s. since June 2005 and from the March 2010 reinstated elected Chairman of the Board of Directors. He was a Chairman of the Board of Directors already in years 2005 and 2008.

Josef Zeman

Vice-Chairman of the Board of Directors from 22.3.2010

Born in 1965, Josef Zeman is a graduate of Faculty of Economics and Management of the Czech University of Agriculture Prague. He worked in Carborundum Electrite, a.s., Investiční a Poštovní banka, a.s., Československá obchodní banka, a.s. and TOS Čelákovice, a.s. He has worked at PPF banka a.s. since November 2002 as the Director of the Credit Risk Management Department, Director of Risk Management Division, and Division Director - Deputy General Director and in February 2010 he returned to the position of Managing Director of the Risk Management Division. The Supervisory Board elected him as a member of the Board of Directors at year 2008 and again on 19th September 2011. In years 2008 – 2010 was the Chairman of the Board of Directors and from 22 March 2010 occupies position of the Vice-chairman of the Board of Directors.

Jaroslava Studenovská

Member of the Board of Directors from 16.4.2012

Born in 1968, Jaroslava Studenovská graduated in General Economic Theory at the University of Economics in Prague. Between 1992 and 1998 she worked at Česká spořitelna a.s. in various investment banking positions, her last position being the Director of Back Office. Between 1999 and 2001 she worked as Director of Back Office at IPB/ČSOB Treasury. From 1 July 2001 to 31 December 2005 she worked as the Director of Treasury at Raiffeisenbank a.s. She has worked at PPF banka a.s. since 1 January 2006, initially as a Group Treasury Division specialist, from 1 May 2007 as the Managing Director of the Operations Division and from 1 May 2012 is also in charge of managing of Operational Support and IT Division.

SUPERVISORY BOARD

Karel Hanzlík

Vice-Chairman of the Supervisory Board from 27.8.2012

Mayor, Praha 16 Municipal District

Born in 1965. Mr. Hanzlík graduated from the Faculty of Physical Education and Sport of Charles University in Prague, majoring in Teaching. He pursued the profession of teaching until 2002, when he was elected to the (full-time) position of Deputy Mayor of the Praha 16 Municipal District. In the local elections that followed in 2006 he was elected as the Mayor of the Praha 16 District. In the autumn 2010 elections, he retained his seat and therefore continues to participate, as the Mayor, in the management of self-government affairs of the Radotín town hall.

Martin Dlouhý

Member of the Supervisory Board from 19.7.2012

Member of Assemble of Capital City Prague

Born in 1970. He graduated from the University of Economics in Prague, Faculty of Mathematical Methods in Economics. He also studied on the London School of Economics and London School of Hygiene. Is an Associate Professor at the Faculty of Informatics and Statistics on the University of Economics in Prague. In 2010 was elected to the Council of the City of Prague.

Lenka Baramová

Member of the Supervisory Board from 2.2.2012 (again elected)

Head of the Structured Finance Department

Born in 1965. Lenka Baramová graduated from the University of Economics and joined Komerční banka, a.s. (SBCS branch at the time) in 1987. Between 1993 and 1994 she worked for ABN AMRO Bank N.V. in Prague in the credit risks department. Between 1994 and 2000 she worked at Calyon (then known as Credit Lyonnais Bank Prague a.s.), initially in the Corporate Banking Department and then in Corporate Finance. Between 2000 and 2002 she worked at the Celestis Finance s.r.o. consultancy firm. Since 2002 she worked in PPF banka a.s. at first as Senior Account Officer, currently she is working as the Head of Structured Finance Department. Member of the Supervisory Board of PPF banka a.s. was also in 2009-2012.

Bohuslav Samec

Member of the Supervisory Board from 25.4.2012 (again elected)

s.p. Česká pošta – Corporate Custody Division

Born in 1959, Bohuslav Samec graduated from a two-semester Monetary Economics and Banking course at the University of Economics in Prague. Between 1985 and 1993 he held managerial positions in the services field. He has worked at PPF Group since 1994 in various managerial positions. Ten years he served as Member of the Board of Directors at PPF burzovní společnost, Member of the Supervisory Board in companies Slezan Frýdek – Místek and Gramofonové závody. He currently works at s.p. Česká

pošta in the Corporate Custody Division. Member of the Supervisory Board of PPF banka a.s. was also in 2006-2008 and also in 2009-2012.

Martin Hýbl

Member of the Supervisory Board from 2.6.2011

Head of Investment Services department at PPF banka a.s.

Born in 1974, Mr. Hýbl graduated from Slezská univerzita [Silesian University], Trade and Business Faculty in Karviná, majoring in Economics of Business. In 1998, he joined ČP Leasing a.s. and progressively held the positions of a financial analyst, head of financial management, Chief Financial Officer and member of the Board of Directors. Between 2003 and 2005, he worked at PPF Group in various financial management positions. Since 2005, he has been with PPF banka a.s., initially holding the position of the head of HC treasury department and currently the position of the head of investment services department. He is not a member of a governing body of any other companies.

TOP MANAGEMENT

Petr Milev

Chief Executive Officer from 1.6.2005

Born in 1968, Petr Milev graduated from the Faculty of Mathematics and Physics of Charles University in Prague. Between 1993 and 2000 he worked in the investment banking and capital markets divisions at Komerční banka, a.s., BNP-Dresdner Bank ČR a.s. and Conseq Finance s.r.o. He has worked at PPF group since 2000, initially in various managerial positions at Česká pojišťovna, a.s. and later as a founder and the Chief Executive Officer PPF Asset Management. He also worked as the Executive Director for Global Markets at PPF, where he was responsible for the strategic management of the financing for PPF's global projects in Europe and Asia. He has been the Chief Executive Officer of PPF banka a.s. since June 2005 and from the March 2010 reinstate elected Chairman of the Board of Directors. He was a Chairman of the Board of Directors already in years 2005 and 2008.

Josef Zeman

Managing Director of Risk Management Division from 1.2.2010

Born in 1965, Josef Zeman is a graduate of Faculty of Economics and Management of the Czech University of Agriculture Prague. He worked in Carborundum Electrite, a.s., Investiční a Poštovní banka, a.s., Československá obchodní banka, a.s. and TOS Čelakovice, a.s. He has worked at PPF banka a.s. since November 2002 as the Director of the Credit Risk Management Department, Director of Risk Management Division, and Division Director - Deputy General Director and in February 2010 he returned to the position of Managing Director of the Risk Management Division. The Supervisory Board elected him as a member of the Board of Directors at year 2008 and again on 19th September 2011. In years 2008 – 2010 was the Chairman of the Board of Directors and from 22 March 2010 occupies position of the Vice-chairman of the Board of Directors.

Petr Jirásko
Managing Director of Financial Markets from 30.4.2004

Born in 1973, Petr Jirásko graduated from the University of Economics in Prague. During his university studies he was employed part-time at Budějovický Budvar, Investa Příbram, Credit Lyonnais Prague and Tabák Kutná Hora. Since 1998 he started to work full-time for Credit Lyonnais Bank as an FX dealer. Between 2000 and 2002 he worked at Komerční banka, a.s., first as an FX Option Dealer and then as the Head of Derivatives Desk. He joined PPF Group in 2002 – until 2004 he worked at PPF burzovní společnost (as a Bond Dealer and Chief Dealer) and since 2004 he worked at PPF banka where he serves as Managing Director of Financial Markets.

Jaroslava Studenovská
Managing Director of Operations Division from 1.5.2007

Born in 1968, Jaroslava Studenovská graduated in General Economic Theory from the University of Economics in Prague. Between 1992 and 1998 she worked at Česká spořitelna a.s. in various investment banking positions, her last position being the Director of Back Office. Between 1999 and 2001 she worked as Director of Back Office at IPB/ČSOB Treasury. From 1 July 2001 to 31 December 2005 she has worked as the Director of Treasury at Raiffeisenbank a.s. She has worked at PPF banka a.s. since 1 January 2006, initially as a Group Treasury Division specialist, from 1 May 2007 is the Managing Director of the Operations Division and from 1 May 2012 is also in charge of managing of Operational Support and IT Division.

František Vencel
Chief Financial Officer from 1.9.2010

Born in 1966, František Vencel graduated from the Faculty of Mathematics and Physics of Charles University in Prague. After 4 years in academia (Czech Technical University) he held different positions in the investment banking and financial markets divisions of Komerční banka group from 1993 to 2000, his last position being the risk management deputy CEO of IKS KB. From 2001 to 2006 he worked as the CFO and CRO at Pioneer Investments (Unicredito Group). Since 1 October 2006 he has worked as the Managing Director of Group Treasury Division at PPF banka a.s.

Marek Ploc
Managing Director of Private Banking Division from 1.11.2008

Born in 1967. Marek Ploc is a graduate of the Faculty of Law of the Charles University in Prague. Since 1993 he has worked in managerial positions in the finance sector, respectively at companies Wood&Co, s.r.o., Creditanstalt Securities, a.s., Stratego Invest, a.s., Conseq Finance, s.r.o., Innefin, s.r.o. a Cash Point, a.s. He worked at PPF banka

a.s. since September 2008, initially as an Advisor to the Chief Executive Officer and from 1 November 2008 as the Managing Director of Private Banking Division.

Břetislav Tichánek

Managing Director of Export and Structured Finance Division from 1.9.2010

Born in 1974, Břetislav studied International Affairs on the University of Economics in Prague. Worked 13 years with ING Bank in the Czech Republic, Slovakia and Russia. In the area of financial markets he held various trading and since 1999 managerial positions including Director for Financial Markets for Czech and Slovak Republics and Deputy General Manager of ING Bank Prague. Since 2008 Břetislav was in OAO Nomos Bank Russia and since April 2010 in PPF banka. Originally as Director of Export Finance Department and since late 2010 as Managing Director of Export and Structured Finance Division.

Tomáš Hadžega

Managing Director Corporate Division from 1.4.2012

Born in 1977, Tomáš Hadžega graduated at Finance at the University of Economics in Prague. Between 1998 and 2001 at Raiffeisenbank a.s. worked on different sales positions. Afterwards he joined sales team in Citibank, a. s. Prague. Tomáš held a position of regional manager for Middle Market Customers there starting from 2003 and position of Sales Head for Middle Market Customers starting from 2004. In 2006 he got back to Raiffeisenbank a. s. as the Head of Division for Middle Market Customers. Tomáš has joined the senior management team of PPF banka a.s. since 1 April 2012 as Managing Director for Corporate Banking Division.

Ing. Jiří Kaňák

Managing Director Public Sector

Born in 1966. Graduate of foreign trade at the University of Economics in Prague and an MBA in Finance program at the ESCM / University of New York in Prague. He served as director of the EU Phare Programme for the Czech Republic, 1994-2001, co-founder and managing partner of Conseq Finance. From 1998-2006 appointed as Chairman of the Economic Committee of Prague Assembly and also worked as Boards member in Czech Airlines, Transport Company of Prague, and others. Then he worked in consulting and strategic restructuring business. Prior to joining the PPF banka a.s. he worked at IDS Praha a.s and Mota Engil Central Europe CR as a Commercial director. Jiří has been working in PPF banka a.s. since 1 January 2010 as the Director of the Department and since 1 April 2012 as Managing Director responsible for the bank cooperation with the public sector.

AUDIT COMMITTEE

Jiří Šmejč **Chairman, Audit Committee**

Born in 1971, Jiri Šmejč graduated from the Faculty of Mathematics and Physics of Charles University in Prague where he specialized in mathematical economics. In 1992 he went into business and became the Executive Officer and Director of PUPP Consulting in 1993. In 1995 he served as the Sales Director at Middle Europe Finance, which traded in securities with a focus on acquisition. He owned 34% of the TV NOVA group and one of the executives of CET 21, spol. s.r.o., the holder of the TV broadcast licence, until the end of 2004. In 2004, he joined PPF Group and in 2005 he became a shareholder. He is in charge of the activities in Russia. He is the member of the governing bodies at the following legal entities: PPF Asset Management a.s., Home Credit & Finance Bank, Hotel consulting s.r.o. v likvidaci, Generali PPF Holding B.V., Hluboká Invest, a.s., MEFISTO SOFTWARE, a.s., Energetický a průmyslový holding, a.s.

Valdemar Linek **Vice-chairman, Audit Committee**

Born in 1971, Valdemar Linek graduated in Corporate Economics, Accounting, and Financial Management of Business from the University of Economics in Prague. He also graduated in Internationally Recognised Accounting Standards, a two-semester graduate course, and is a certified balance accountant. After graduating from university, Valdemar joined HZ Praha, spol. s r.o., an audit company where he worked as the director of the auditor division from 1997. From 2003, he has worked at NEXIA AP a.s., currently as the Chairman of the Board of Directors, Chief Executive Officer, and Partner for Forensic Activity and Projects.

Bohuslav Samec **Member, Audit Committee**

Born in 1959, Bohuslav Samec graduated from a two-semester Monetary Economics and Banking course at the University of Economics in Prague. Between 1985 and 1993 he held managerial positions in the services field. He has worked at PPF Group since 1994 in various managerial positions. Ten years he served as Member of the Board of Directors at PPF burzovní společnost, Member of the Supervisory Board in companies Slezan Frýdek – Místek and Gramofonové závody. He currently works at s.p. Česká pošta in the Corporate Custody Division. He is also the Member of the Supervisory Board of PPF banka a.s..

Total amount of bank credit assigned to members of the Supervisory Board, board of Directors and other Management is 1.860.596,86 CZK.

PPF banka a.s. did not provide credit to and did not issue any guarantees for any of the members of the Supervisory Board, members of the Board of Directors or other leading employees.

SPHERE OF BUSINESS SEQUENT FROM THE LICENCE AND PERFORMED BY PPF BANKA:

- Banking operations pursuant to Act No. 21/1992 of the Coll., of Laws on banks, as amended, specified in section 1 subs. 1 under letters:
 - a. accepting deposits from the public,
 - b. providing loans.
- banking operations pursuant to Act No. 21/1992 Coll., on banks, as amended, as specified in Section 1 subs. 3 under letters:
 - a. investment into securities for its own account,
 - b. financial leasing,
 - c. systems of payment and clearing,
 - d. issuing and management of payment means,
 - e. providing bank guarantees,
 - f. opening letters of credit,
 - g. collecting soliciting,
 - h. Providing investment services under a special legal regulation including:

- main investment service pursuant to section 4 subs. 2 letter a) of Act No. 256/2004 Coll., on business in the capital market as amended (hereinafter “ZPKT”), accepting and

submitting instructions relating to investment instruments, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,

- main investment service pursuant to section 4 subs. 2 letter b) of ZPKT, carrying out instruction relating to investment instruments for the client account, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,

- main investment service pursuant to section 4 subs. 2 letter c) of ZPKT, trading in investment instruments for its own account in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of the Act on business in the capital market,

- main investment service pursuant to section 4 subs. 2 letter e) of ZPKT, investment consultancy relating to the investment instruments, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,

- main investment service pursuant to section 4 subs. 2 letter g) of ZPKT, subscription of investment instruments or distribution thereof with the obligation of their subscription, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,

-main investment service pursuant to section 4 subs. 2 letter h) of ZPKT, distribution of investment instruments without obligation of their subscription, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,

- additional investment service pursuant to section 4 subs. 3 letter a) of ZPKT, custody and management of investment instruments including related services, in relation to

investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,
 - additional investment service pursuant to section 4 subs. 3 letter b) of ZPKT, providing loans or credits to the client for the purpose of carrying out a deal investment instruments if the loan or credit provider is a party to such a deal, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,
 - additional investment service pursuant to section 4 subs. 3 letter c) of ZPKT, consulting services in the area of capital structure, industrial strategy and issues in connection therewith as well as providing advice and service relating to transformation or transfer of enterprises,
 - additional investment service pursuant to section 4 subs. 3 letter d) of ZPKT, providing investment recommendations and analyses of investment opportunities or other general recommendations connected with trading in investment instruments, in relation to the investment instruments in section 3 subs. 1, letters a) to k) of ZPKT,
 - additional investment service pursuant to section 4 subs. 3 letter e) of ZPKT, carrying out foreign exchange operations in connection with the provision of investment services,
 - additional investment service pursuant to section 4 subs. 3 letter f) of ZPKT, services in connection with subscription of investment instruments or distribution thereof, in relation to investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,

i. financial brokerage,

j. custodian services,

k. exchange activity (purchase of foreign exchange resources),

l. providing banking information,

m. trading for its own account or for the client's account in foreign exchange values and gold to the following extent:

- trading for its own account or for the client's account in foreign currencies payment means,

- trading for its own account or for the client's account in foreign securities

- trading for its own account or for the client's account in ratable rights and obligations derived therefrom

n. lease of safe deposit boxes,

o. operations which are in direct relation to the operations specified in the bank license of PPF banka a.s.

OVERVIEW OF SERVICES OFFERED BY PPF BANKA

- Municipal account
- Foundational account
- Current account in Czech crowns
- Current account in foreign currency
- Providing Loans
- Providing banking information
- Repurchase of debts
- Payment cards and cheques
- Foreign exchange activity
- Term deposits in CZK and in foreign currency
 - for a fixed period
 - revolving
- Money market operations
- Capital market operations
- Domestic and foreign payment system

- Home banking and Internetbanking
- Financial consulting for municipalities
- Private banking
- Custody

OVERVIEW OF SERVICES IN RELATION TO INSURANCE

Deposit insurance relates to the following services:

- Current account in Czech crowns
- Term deposits in Czech crowns
- Short-term deposits
- Current account in foreign currency
- Term deposit in foreign currency

Deposit insurance does not relate to the following services:

- Bill of exchange
- Other securities

INSURED DEBTS FROM DEPOSITS ARE DEPOSITS INCLUDING INTEREST OF

a) Physical persons held in Czech crowns or in foreign currency to the name, surname, address and date of birth or birth certificate number of the depositor, or possibly other identification,

b) Corporate entities held in Czech crowns or in foreign currency to the trade name or title of the corporate entity, its head office, and for domestic corporate entities also its identification number, with the exception of deposits of banks, financial institutions, medical insurance companies and government funds.

OVERVIEW OF ACTIVITIES WHOSE PROVISION WAS RESTRICTED

PPF banka provides functions in accordance with the above stated subject of operations.

PARTICIPATION OF PPF BANKA IN PAYMENT SYSTEMS

The payment system in the national currency is carried out by PPF banka a.s. by means of the clearing centre of Česká národní banka (further referred to as ČNB) based on a Contract on administering accounts of payment system and on the transfer of data on inter-bank payment system between ČNB and PPF banka a.s. The payment system in foreign currencies domestically and abroad is carried out by PPF banka a.s. by means of correspondent banks using the company's electronic system for global inter-bank telecommunication, the Society for Worldwide Interbank Financial Telecommunications (SWIFT), of which PPF banka a.s. is a partner.