

#### Balance sheet (TCZK)

16. Reserve funds

19. Profit (loss) for the current period

18. Own shares

17. Retained earnings (accumulated losses) from previous periods

	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012
TOTAL ASSETS	76 159 208	78 648 553	93 276 209	76 843 081
Cash in hand and balances with central banks	13 890 449	9 588 309	22 014 663	10 057 644
2. Financial assets held for trading	6 382 794	9 464 848	8 104 318	10 662 555
2.1 Positive fair values of derivatives held for trading	1 253 381	1 794 960	2 049 490	1 734 310
2.2 Equity securities held for trading	0	0	0	74 800
2.3 Debt securities held for trading	5 129 413	7 669 888	6 054 828	8 853 445
2.4 Loans and receivables held for trading	0	0	0	C
Financial assets at fair value through profit and loss	0	0	0	
3.1 Equity securities at fair value through profit and loss	0	0	0	C
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	
4. Financial assets available for sale	8 414 567	10 956 695	11 165 130	11 730 054
4.1 Equity securities available for sale	544 151	554 585	522 595	530 850
4.2 Debt securities available for sale	7 870 416	10 402 110	10 642 535	11 199 204
4.3 Loans and receivables available for sale	0 070 055	0 000 400	0	45.400.046
5. Loans and receivables	30 076 955	22 982 486	27 186 445	15 133 312
5.1 Debt securities not listed in active market	00 070 055	00 000 400	07.400.445	45.400.046
5.2 Loans and receivables	30 076 955	22 982 486	27 186 445	15 133 312
6. Financial assets held to maturity	17 111 683	25 374 818	24 536 294	28 938 268
6.1 Debt securities held to maturity	0	0	0	
6.2 Loans and receivables held to maturity  7. Recitive fair value of hadring derivatives	17 111 683	25 374 818	24 536 294	28 938 268
7. Positive fair value of hedging derivatives	0	0	0	
8. Positive changes in fair value of hedging instruments portfolio	0	0	0	EZ 202
9. Property, plant and equipment	54 031	51 522	48 057	57 293
9.1 Land, buildings and equipment	54 031	51 522 0	48 057 0	57 293
9.2 Real-estate investments	· · ·			74.44
10. Intangible assets 10.1 Goodwill	<b>79 057</b>	<b>77 542</b>	<b>75 327</b>	74 140
			75 327	74.140
10.2 Other intangible assets	79 057 <b>3 103</b>	77 542 3 136	3 136	74 140 <b>54 50</b> 4
Investments in subsidiaries, associates and joint ventures     Tax receivables	24 120	19 987	19 987	34 302
12.1 Income tax receivable	24 120	19 967	19 967	(
	24 120	19 987	19 987	
	1			
I12 Other accets		120 210	122 951	125 211
13. Other assets  14. Non current assets and disposal groups held for sale	122 450	129 210	122 851 0	135 311
Other assets     Non currrent assets and disposal groups held for sale	122 450	129 210 0	122 851 0	135 311
	0	0	0	(
14. Non currrent assets and disposal groups held for sale	as at 31/03/2012	0 as at 30/06/2012	as at 30/09/2012	as at 31/12/2012
	0	0 as at 30/06/2012 78 648 553	0 as at 30/09/2012 93 276 209	as at 31/12/2012 76 843 081
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities	0 as at 31/03/2012 76 159 208	0 as at 30/06/2012	as at 30/09/2012	as at 31/12/2012 76 843 081
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks	0 as at 31/03/2012 76 159 208 71 100 115	0 as at 30/06/2012 78 648 553 73 215 263	as at 30/09/2012 93 276 209 87 380 253	as at 31/12/2012 76 843 081 70 906 008
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading	as at 31/03/2012 76 159 208 71 100 115	0 as at 30/06/2012 78 648 553 73 215 263 0	0 as at 30/09/2012 93 276 209 87 380 253 0	as at 31/12/2012 76 843 084 70 906 008 0 5 333 508
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888	0 as at 30/09/2012 93 276 209 87 380 253 0 4 841 536	as at 31/12/2012 76 843 081 70 906 008 ( 5 333 505 1 743 518
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales	as at 31/03/2012 76 159 208 71 100 115 0 5 147 319	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845	0 as at 30/09/2012 93 276 209 87 380 253 0 4 841 536 2 160 579	as at 31/12/2012 76 843 084 70 906 008 0 5 333 508 1 743 518
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Total liabilities  Deposits, loans and other financial liabilities to central banks  Financial liabilities for trading  Liabilities from short sales  Deposits, loans and other financial liabilities to trading  Liabilities from short sales  Deposits, loans and other financial liabilities held for trading	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957	0 as at 30/09/2012 93 276 209 87 380 253 0 4 841 536 2 160 579	as at 31/12/2012 76 843 081 70 906 008 6 5 333 500 1 743 518 3 589 987
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0	0 as at 30/09/2012 93 276 209 87 380 253 0 4 841 536 2 160 579 2 680 957 0	as at 31/12/2012 76 843 08' 70 906 008 6 5 333 508 1 743 518 3 589 987
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0	as at 30/09/2012 93 276 209 87 380 253 0 4841 536 2 160 579 2 680 957 0	as at 31/12/2012 76 843 08' 70 906 008 6 5 333 508 1 743 518 3 589 98:
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0	as at 30/09/2012 93 276 209 87 380 253 0 4 841 536 2 160 579 2 680 957 0 0	as at 31/12/2012 76 843 081 70 906 008 ( 5 333 505
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14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 63 987 661 58 951 717	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 60 0 62 008 257 57 582 265	as at 30/09/2012 93 276 209 87 380 253 0 4 841 536 2 160 579 2 680 957 0 0 0 0 79 704 085 71 779 889	as at 31/12/2012 76 843 081 70 906 008 5 333 500 1 743 518 3 589 987
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1 Deposits, loans and other financial liabilities at amortised cost	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 63 987 661 58 951 717 4 061 680	as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 0 62 008 257	as at 30/09/2012 93 276 209 87 380 253 0 4 841 536 2 160 579 2 680 957 0 0 0 0 70 70 70 40 85	as at 31/12/2012 76 843 08' 70 906 008  5 333 50! 1 743 518 3 589 98: ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (
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14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1. Deposits, loans and other financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost debt securities at amortised cost without sector classification  4.2 Issued debt securities at amortised cost	0 as at 31/03/2012 76 159 208 71 100 115 0 5147 319 1 285 024 3 862 295 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1	0 as at 30/09/2012 93 276 209 87 380 253 0 4841 536 2 160 579 2 680 957 0 0 0 0 79 704 085 71 779 889 2 041 855 69 635 547	as at 31/12/2012 76 843 08' 70 906 008 5 333 508 1 743 518 3 589 98: ((((((((((((((((((((((((((((((((((((
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities at amortised cost  4.1.2 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost without sector classification  4.2 Issued debt securities at amortised cost  4.3 Subordinated liabilities at amortised cost	0 as at 31/03/2012 76 159 208 71 100 115 0 5147 319 1 285 024 3 862 295 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 188 5 035 944	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1	as at 30/09/2012 93 276 209 87 380 253 0 4 841 536 2 160 579 2 680 957 0 0 0 0 79 704 085 71 779 889 2 041 855 69 635 547 102 486 7 924 196	as at 31/12/2012 76 843 08: 70 906 008 5 333 508 1 743 518 3 589 98: ((((())) (()) (()) (()) (()) (()) (()
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1 Deposits, loans and other financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost without sector classification  4.2 Issued debt securities at amortised cost  4.3 Subordinated liabilities at amortised cost	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 188 5 035 944	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 0 62 008 257 57 582 265 1 913 393 55 626 429 42 443 4 425 992	0 as at 30/09/2012 93 276 209 87 380 253 0 0 4 841 536 2 160 579 2 680 957 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as at 31/12/2012 76 843 081 70 906 008  5 333 505 1 743 518 3 589 987
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14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.1 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.2 Deposits, loans and other financial cost without sector classification  4.2 Issued debt securities at amortised cost  5. Financial liabilities associated with transferred assets  6. Negative fair value of hedging derivatives  7. Negative changes in fair value of hedging instruments portfolio	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 188 5 035 944 0 0 0 0 0 0	0 as at 30/06/2012 78 648 553 73 215 263 1 914 888 6 168 957 0 0 0 0 0 0 0 0 0 0 0 1 0 0 1 1914 888 6 168 957 0 0 0 0 4 42 443 4 425 992 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 as at 30/09/2012 93 276 209 87 380 253 0 4 841 536 2 160 579 2 680 957 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as at 31/12/2012 76 843 08* 70 906 008 5 333 500 1 743 518 3 589 987 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Total liabilities  Deposits, loans and other financial liabilities to central banks  Financial liabilities for trading  Negative fair value of derivatives held for trading  Liabilities from short sales  Deposits, loans and other financial liabilities held for trading  Short-term issued debt securities  Financial liabilities at fair value through profit and loss  Deposits, loans and other financial liabilities at fair value through profit and loss  Deposits, loans and other financial liabilities at fair value through profit and loss  Deposits, loans and other financial liabilities to does at an ortised cost  Financial liabilities at amortised cost  Deposits, loans and other financial liabilities to credit institutions at amortised cost  Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  Subordinated liabilities at amortised cost without sector classification  Subordinated liabilities at amortised cost  Subordinated liabilities at amortised cost  Financial liabilities associated with transferred assets  Negative fair value of hedging derivatives	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 188 5 035 944 0 0 0 0	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 0 1 0 1 1914 888 6 168 957 57 582 265 1 913 393 55 626 429 42 4425 992 0 0 0 0 0 0 0 0 0	93 276 209 87 380 253 0 0 4 841 536 2 160 579 2 680 957 0 0 0 0 0 0 79 704 085 71 779 889 2 041 855 69 635 547 102 486 7 924 196 0 0	as at 31/12/2012 76 843 081 70 906 008 5 333 506 1 743 518 3 589 987 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1 Deposits, loans and other financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost without sector classification  4.2 Subordinated liabilities at amortised cost  4.3 Subordinated liabilities at amortised cost  5. Financial liabilities as a mortised cost  6. Negative fair value of hedging derivatives  7. Negative changes in fair value of hedging instruments portfolio  8. Provisions  9. Tax liabilities	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 188 5 035 944 0 0 0 0 0 12 256	as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 0 62 008 257 57 582 265 1 913 393 55 626 429 42 443 4 425 992 0 0 0 0 0 76 350	0 as at 30/09/2012 93 276 209 87 380 253 0 0 4841 536 2 160 579 2 680 957 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as at 31/12/2012 76 843 08' 70 906 008 5 333 508 1 743 518 3 589 987 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4.1 Financial liabilities at amortised cost  4.1 Deposits, loans and other financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost without sector classification  4.2 Issued debt securities at amortised cost  5. Financial liabilities at amortised cost  5. Financial liabilities associated with transferred assets  6. Negative fair value of hedging derivatives  7. Negative changes in fair value of hedging instruments portfolio  8. Provisions  9. Tax liabilities  9.1 Income tax liability	0 as at 31/03/2012 76 159 208 71 100 115 0 5147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 188 5 035 944 0 0 0 0 12 256 19 710	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 62 008 257 57 582 265 1 913 393 55 626 429 42 443 4 425 992 0 0 0 0 76 350 19 710	0 as at 30/09/2012 93 276 209 87 380 253 0 0 4 841 536 2 160 579 2 680 957 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as at 31/12/2012 76 843 08: 70 906 000 5 333 50: 1 743 51: 3 589 98: ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities at amortised cost  4.1.2 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost without sector classification  4.2 Issued debt securities at amortised cost  4.3 Subordinated liabilities at amortised cost  5. Financial liabilities associated with transferred assets  6. Negative changes in fair value of hedging derivatives  7. Negative changes in fair value of hedging instruments portfolio  8. Provisions  9. Tax liabilities  9.1 Income tax liability	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 1848 5 035 944 0 0 0 0 12 256 19 710 0 19 710	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 62 008 257 57 582 265 1 913 393 55 626 429 4 4425 992 0 0 0 0 76 350 19 710 0	as at 30/09/2012 93 276 209 87 380 253 0 4 841 536 2 160 579 2 680 957 0 0 0 0 79 704 085 71 779 889 2 041 855 69 635 547 102 486 7 924 196 0 0 116 171 19 710 0	as at 31/12/2012 76 843 08: 70 906 000  5 333 50: 1 743 518 3 589 98: 6 6 6 6 79 266 51 019 6 6 6 79 266 51 019
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1 Deposits, loans and other financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost without sector classification  4.2 Issued debt securities at amortised cost  5. Financial liabilities associated with transferred assets  6. Negative fair value of hedging derivatives  7. Negative changes in fair value of hedging instruments portfolio  8. Provisions  9. Tax liabilities  9.1 Income tax liability  9.2 Deferred tax liability  10. Other liabilities	0 as at 31/03/2012 76 159 208 71 100 115 0 5147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 188 5 035 944 0 0 0 0 12 256 19 710	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 62 008 257 57 582 265 1 913 393 55 626 429 42 443 4 425 992 0 0 0 0 76 350 19 710	0 as at 30/09/2012 93 276 209 87 380 253 0 0 4 841 536 2 160 579 2 680 957 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as at 31/12/2012 76 843 08: 70 906 000  5 333 50: 1 743 518 3 589 98: 6 6 6 6 79 266 51 019 6 6 6 79 266 51 019
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost without sector classification  4.1 Subordinated liabilities at amortised cost  4.3 Subordinated liabilities at amortised cost  5. Financial liabilities associated with transferred assets  6. Negative changes in fair value of hedging instruments portfolio  7. Negative changes in fair value of hedging instruments portfolio  8. Provisions  9. Tax liabilities  9.1 Income tax liability  9.2 Deferred tax liability  10. Other liabilities associated with disposal groups held for sale	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 188 5 035 944 0 0 0 12 256 19 710 0 1 97 710 1 933 169	0 as at 30/06/2012 78 648 553 73 215 263 0 8 083 845 1 914 888 6 168 957 0 0 0 0 0 0 62 008 257 57 582 265 1 913 393 55 626 429 42 443 4 425 992 0 0 0 76 350 19 710 0 19 710 0 0	as at 30/09/2012 93 276 209 87 380 253 0 0 4 841 536 2 160 579 2 680 957 0 0 0 0 79 704 085 71 779 889 2 041 855 69 635 547 102 486 7 924 196 0 0 0 116 171 19 710 0 19 710 2 698 751	as at 31/12/2012 76 843 08: 70 906 000 5 3 33 50: 1 743 51: 3 589 98: 59 674 89: 55 945 39: 1 239 09: 54 620 68: 85 61: 3 729 50: 79 26: 51 01: 5 767 32:
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities at amortised cost  4.1.2 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost  4.1.4 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost  4.1.5 Subordinated liabilities at amortised cost  5. Financial liabilities at amortised cost  6. Negative fair value of hedging derivatives  7. Negative changes in fair value of hedging instruments portfolio  8. Provisions  9. Tax liabilities  10. Other liabilities  11. Liabilities associated with disposal groups held for sale  Shareholders' equity	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 188 5 035 944 0 0 0 12 256 19 710 1 9710 1 933 169 0 5 059 093	as at 30/06/2012 78 648 553 73 215 263 73 215 263 1 914 888 6 168 957 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 710 0 0 19 710 0 5 433 290	as at 30/09/2012 93 276 209 87 380 253 0 0 4 841 536 2 160 579 2 680 957 0 0 0 0 0 79 704 085 71 779 889 2 041 855 69 635 547 102 486 7 924 196 0 0 0 116 171 19 710 0 19 710 2 698 751 0 0 5 895 955	as at 31/12/2012 76 843 08: 70 906 000 5 3 33 50: 1 743 51: 3 589 98: 59 674 89: 55 945 39: 1 239 09: 54 620 68: 85 61: 3 729 50: 79 26: 51 01: 5 767 32:
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1 Deposits, loans and other financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost  5. Financial liabilities at amortised cost  5. Financial liabilities at amortised cost  7. Negative changes in fair value of hedging instruments portfolio  8. Provisions  9. Tax liabilities  1. Liabilities  1. Liabilities  1. Liabilities associated with disposal groups held for sale  Shareholders' equity  12. Issued capital	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 54 814 849 75 188 5 035 944 0 0 0 12 256 19 710 0 1 97 710 1 933 169	0 as at 30/06/2012 78 648 553 73 215 263 1 914 888 6 168 957 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as at 30/09/2012 93 276 209 87 380 253 0 0 4841 536 2 160 579 2 680 957 0 0 0 0 79 704 085 71 779 889 2 041 855 69 635 547 102 486 7 924 196 0 0 116 171 19 710 0 19 770 2 698 751 0 5 895 955 769 004	as at 31/12/2012 76 843 08: 70 906 00: 5 333 50: 1 743 51: 3 589 98: 59 674 89: 55 945 39: 1 239 09: 54 620 68: 85 61: 3 729 50: 79 26: 51 01: 5 767 32: 5 937 07: 769 00:
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1 Deposits, loans and other financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost without sector classification  4.2 Issued debt securities at amortised cost  5. Financial liabilities at amortised cost  6. Negative fair value of hedging derivatives  7. Negative changes in fair value of hedging instruments portfolio  8. Provisions  9. Tax liabilities  9.1 Income tax liability  10. Other liabilities  11. Liabilities associated with disposal groups held for sale  Shareholders' equity  12. Issued capital  13. Share premium	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 5 4814 849 75 188 5 035 944 0 0 0 12 256 19 710 0 19 33 169 5 059 093 769 004	as at 30/06/2012 78 648 553 73 215 263 73 215 263 1 914 888 6 168 957 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 710 0 0 19 710 0 5 433 290	as at 30/09/2012 93 276 209 87 380 253 0 0 4 841 536 2 160 579 2 680 957 0 0 0 0 0 79 704 085 71 779 889 2 041 855 69 635 547 102 486 7 924 196 0 0 0 116 171 19 710 0 19 710 2 698 751 0 0 5 895 955	as at 31/12/2012 76 843 08: 70 906 00: 5 333 50: 1 743 51: 3 589 98: 59 674 89: 55 945 39: 1 239 09: 54 620 68: 85 61: 3 729 50: 79 26: 51 01: 5 767 32: 5 937 07: 769 00:
14. Non currrent assets and disposal groups held for sale  TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Total liabilities  1. Deposits, loans and other financial liabilities to central banks  2. Financial liabilities for trading  2.1 Negative fair value of derivatives held for trading  2.2 Liabilities from short sales  2.3 Deposits, loans and other financial liabilities held for trading  2.4 Short-term issued debt securities  3. Financial liabilities at fair value through profit and loss  3.1 Deposits, loans and other financial liabilities at fair value through profit and loss  3.2 Debt securities issued at fair value through profit and loss  3.3 Subordinated liabilities at fair value through profit and loss  4. Financial liabilities at amortised cost  4.1 Deposits, loans and other financial liabilities at amortised cost  4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost  4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost  4.1.3 Other financial liabilities at amortised cost  5. Financial liabilities at amortised cost  5. Financial liabilities at amortised cost  7. Negative fair value of hedging derivatives  7. Negative changes in fair value of hedging instruments portfolio  8. Provisions  9. Tax liabilities  10. Cother liabilities  11. Liabilities  12. Issued capital	0 as at 31/03/2012 76 159 208 71 100 115 0 5 147 319 1 285 024 3 862 295 0 0 0 0 0 0 0 63 987 661 58 951 717 4 061 680 5 4814 849 75 188 5 035 944 0 0 0 12 256 19 710 0 19 33 169 5 059 093 769 004	0 as at 30/06/2012 78 648 553 73 215 263 1 914 888 6 168 957 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as at 30/09/2012 93 276 209 87 380 253 0 0 4841 536 2 160 579 2 680 957 0 0 0 0 79 704 085 71 779 889 2 041 855 69 635 547 102 486 7 924 196 0 0 116 171 19 710 0 19 770 2 698 751 0 5 895 955 769 004	as at 31/12/2012 76 843 08' 70 906 008 5 333 508 1 743 518 3 589 987 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (

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945 387

3 436 872



#### Income Statement (TCZK)

	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012
Profit from financial and operating activities	555 674	1 029 725	1 340 444	1 777 933
1.1 Interest and similar income	531 837	1 062 770	1 603 237	2 187 209
1.2 Interest expense and similar charges	-207 906	-425 784	-638 193	-829 127
1.3 Dividend income	0	0	10 974	10 974
1.4 Fee and commission income	78 355	191 289	294 153	397 320
1.5 Fee and commision expense	-17 512	-38 407	-66 131	-99 817
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss	19 877	21 207	-182 666	-181 923
1.7 Profit (loss) from financial assets and liabilities held for trading	164 554	241 253	353 297	334 305
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	-295	266	381	389
1.11 Profit (loss) from disposal of assets other than held for sale	0	1 569	1 569	6 751
1.12 Other operating income	1 006	2 027	3 142	4 092
1.13 Other operating expenses	-14 241	-26 465	-39 318	-52 240
2. General administrative expenses	-94 275	-196 360	-326 899	-542 664
2.1 Employee expenses	-48 260	-102 433	-154 831	-251 012
2.2 Other administrative expenses	-46 015	-93 927	-172 068	-291 652
3. Depreciation	-13 185	-26 356	-40 364	-55 476
4. Creation of provisions	0	0	-33	-4 615
5. Impairment losses	-43 845	-55 960	199 516	-31 335
5.1 Impairment losses on financial assets other than at fair value through profit and loss	-43 845	-55 960	199 516	-31 335
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	1	5	206	205
1-8 Profit (loss) from continuing operations	404 370	751 054	1 172 870	1 144 047
9. Income tax expense	-73 933	-147 923	-223 128	-198 660
10. Net profit for the year	330 437	603 131	949 741	945 387
10.1 Net profit (loss) from continuing operations	330 437	603 131	949 741	945 387
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 31/03/2012		as at 30/06/2012		as at 30/09/2012		as at 31/12/2012	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	21 224 007	0	22 517 259	0	25 381 652	0	22 468 907	0
Watched	106 517	228	96 670	191	166 418	288	1 554 122	95 387
Sub-standard	748	150	9 501	179	0	0	1 473 544	130 748
Doubtful	38 253	27 660	37 755	27 038	36 522	26 052	34 968	25 037
Loss	444 702	263 702	457 451	276 451	35 987	19 687	42 001	25 622
Total	21 814 227	291 740	23 118 636	303 859	25 620 579	46 027	25 573 542	276 794

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

	as at 31	as at 31/03/2012		as at 30/06/2012		as at 30/09/2012		/12/2012
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	25 505 828	0	25 322 460	0	26 238 771	0	18 558 224	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	25 505 828	0	25 322 460	0	26 238 771	0	18 558 224	0

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

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

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



# Hedging and trading derivatives (TCZK)

		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	

		as at 30/09/2012				as at 31/12/2012			
		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	116 344 097	116 336 270	2 049 490	2 160 579	151 043 009	150 929 456	1 734 310	1 743 518	
Hedging	0	0	0	0	0	0	0	0	



#### **Key Performance Indicators**

	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012
1. Return on Average Assets - ROAA (%)	1,85	1,63	1,63	1,21
2. Return on Average Equity - ROAE (%)	27,04	23,87	24,09	20,81
3. Assets per employee (TCZK)	447 995	436 936	498 803	410 926
4. Administrative expenses per employee (TCZK)	2 218	2 182	2 331	2 902
5. Net profit per employee (TCZK)	7 775	6 701	6 772	5 056

#### Capital (TCZK)

	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012
Capital adequacy ratio (%)	11,74	10,23	10,05	10,53
Tier 1	4 694 165	4 693 680	4 675 474	4 633 824
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	4 694 165	4 693 680	4 675 474	4 633 824