

**Balance sheet
(TCZK)**

	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
1. 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	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	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	0	0	0
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	0	0	0	0
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	0
6.2 Loans and receivables held to maturity	17 111 683	25 374 818	24 536 294	28 938 268
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	54 031	51 522	48 057	57 293
9.1 Land, buildings and equipment	54 031	51 522	48 057	57 293
9.2 Real-estate investments	0	0	0	0
10. Intangible assets	79 057	77 542	75 327	74 140
10.1 Goodwill	0	0	0	0
10.2 Other intangible assets	79 057	77 542	75 327	74 140
11. Investments in subsidiaries, associates and joint ventures	3 103	3 136	3 136	54 504
12. Tax receivables	24 120	19 987	19 987	0
12.1 Income tax receivable	0	0	0	0
12.2 Deferred tax assets	24 120	19 987	19 987	0
13. Other assets	122 450	129 210	122 851	135 311
14. Non current assets and disposal groups held for sale	0	0	0	0

	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	76 159 208	78 648 553	93 276 209	76 843 081
Total liabilities	71 100 115	73 215 263	87 380 253	70 906 008
1. Deposits, loans and other financial liabilities to central banks	0	0	0	0
2. Financial liabilities for trading	5 147 319	8 083 845	4 841 536	5 333 505
2.1 Negative fair value of derivatives held for trading	1 285 024	1 914 888	2 160 579	1 743 518
2.2 Liabilities from short sales	3 862 295	6 168 957	2 680 957	3 589 987
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	63 987 661	62 008 257	79 704 085	59 674 898
4.1 Deposits, loans and other financial liabilities at amortised cost	58 951 717	57 582 265	71 779 889	55 945 398
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost	4 061 680	1 913 393	2 041 855	1 239 097
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amo	54 814 849	55 626 429	69 635 547	54 620 689
4.1.3 Other financial liabilities at amortised cost without sector classification	75 188	42 443	102 486	85 612
4.2 Issued debt securities at amortised cost	5 035 944	4 425 992	7 924 196	3 729 500
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	12 256	76 350	116 171	79 264
9. Tax liabilities	19 710	19 710	19 710	51 019
9.1 Income tax liability	0	0	0	0
9.2 Deferred tax liability	19 710	19 710	19 710	51 019
10. Other liabilities	1 933 169	3 027 101	2 698 751	5 767 322
11. Liabilities associated with disposal groups held for sale	0	0	0	0
Shareholders' equity	5 059 093	5 433 290	5 895 955	5 937 073
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	-46 763	56 373	172 429	217 911
16. Reserve funds	155 999	156 364	156 364	156 354
17. Retained earnings (accumulated losses) from previous periods	3 438 872	3 436 872	3 436 872	3 436 872
18. Own shares	0	0	0	0
19. Profit (loss) for the current period	330 437	603 131	949 741	945 387

**Income Statement
(TCZK)**

	as at 31/03/2012	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012
1. 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 commission 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 31/03/2012		as at 30/06/2012		as at 30/09/2012		as at 31/12/2012	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	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