

**Balance sheet
(TCZK)**

	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012	as at 31/03/2013
TOTAL ASSETS	78 648 553	93 276 209	76 843 081	86 772 880
1. Cash in hand and balances with central banks	9 588 309	22 014 663	10 057 644	11 041 179
2. Financial assets held for trading	9 464 848	8 104 318	10 662 555	15 091 591
2.1 Positive fair values of derivatives held for trading	1 794 960	2 049 490	1 734 310	1 687 105
2.2 Equity securities held for trading	0	0	74 800	111 815
2.3 Debt securities held for trading	7 669 888	6 054 828	8 853 445	13 292 671
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	10 956 695	11 165 130	11 730 054	12 748 918
4.1 Equity securities available for sale	554 585	522 595	530 850	535 472
4.2 Debt securities available for sale	10 402 110	10 642 535	11 199 204	12 213 446
4.3 Loans and receivables available for sale	0	0	0	0
5. Loans and receivables	22 982 486	27 186 445	15 133 312	17 209 590
5.1 Debt securities not listed in active market	0	0	0	0
5.2 Loans and receivables	22 982 486	27 186 445	15 133 312	17 209 590
6. Financial assets held to maturity	25 374 818	24 536 294	28 938 268	30 363 196
6.1 Debt securities held to maturity	0	0	0	0
6.2 Loans and receivables held to maturity	25 374 818	24 536 294	28 938 268	30 363 196
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	51 522	48 057	57 293	52 532
9.1 Land, buildings and equipment	51 522	48 057	57 293	52 532
9.2 Real-estate investments	0	0	0	0
10. Intangible assets	77 542	75 327	74 140	67 744
10.1 Goodwill	0	0	0	0
10.2 Other intangible assets	77 542	75 327	74 140	67 744
11. Investments in subsidiaries, associates and joint ventures	3 136	3 136	54 504	55 504
12. Tax receivables	19 987	19 987	0	3 697
12.1 Income tax receivable	0	0	0	0
12.2 Deferred tax assets	19 987	19 987	0	3 697
13. Other assets	129 210	122 851	135 311	138 929
14. Non current assets and disposal groups held for sale	0	0	0	0

	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012	as at 31/03/2013
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	78 648 553	93 276 209	76 843 081	86 772 880
Total liabilities	73 215 263	87 380 253	70 906 008	80 547 063
1. Deposits, loans and other financial liabilities to central banks	0	0	0	0
2. Financial liabilities for trading	8 083 845	4 841 536	5 333 505	5 162 284
2.1 Negative fair value of derivatives held for trading	1 914 888	2 160 579	1 743 518	2 058 422
2.2 Liabilities from short sales	6 168 957	2 680 957	3 589 987	3 103 862
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	62 008 257	79 704 085	59 674 898	72 689 176
4.1 Deposits, loans and other financial liabilities at amortised cost	57 582 265	71 779 889	55 945 398	61 962 539
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost	1 913 393	2 041 855	1 239 097	2 175 430
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amo	55 626 429	69 635 547	54 620 689	59 746 270
4.1.3 Other financial liabilities at amortised cost without sector classification	42 443	102 486	85 612	40 839
4.2 Issued debt securities at amortised cost	4 425 992	7 924 196	3 729 500	10 726 637
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	76 350	116 171	79 264	110 296
9. Tax liabilities	19 710	19 710	51 019	54 716
9.1 Income tax liability	0	0	0	0
9.2 Deferred tax liability	19 710	19 710	51 019	54 716
10. Other liabilities	3 027 101	2 698 751	5 767 322	2 530 591
11. Liabilities associated with disposal groups held for sale	0	0	0	0
Shareholders' equity	5 433 290	5 895 955	5 937 073	6 225 816
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	56 373	172 429	217 911	230 563
16. Reserve funds	156 364	156 364	156 354	156 347
17. Retained earnings (accumulated losses) from previous periods	3 436 872	3 436 872	3 436 872	4 382 259
18. Own shares	0	0	0	0
19. Profit (loss) for the current period	603 131	949 741	945 387	276 098

**Income Statement
(TCZK)**

	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012	as at 31/03/2013
1. Profit from financial and operating activities	1 029 725	1 340 444	1 777 933	522 603
1.1 Interest and similar income	1 062 770	1 603 237	2 187 209	634 016
1.2 Interest expense and similar charges	-425 784	-638 193	-829 127	-172 109
1.3 Dividend income	0	10 974	10 974	0
1.4 Fee and commission income	191 289	294 153	397 320	77 922
1.5 Fee and commission expense	-38 407	-66 131	-99 817	-25 206
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss	21 207	-182 666	-181 923	2 585
1.7 Profit (loss) from financial assets and liabilities held for trading	241 253	353 297	334 305	20 059
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	266	381	389	-39
1.11 Profit (loss) from disposal of assets other than held for sale	1 569	1 569	6 751	0
1.12 Other operating income	2 027	3 142	4 092	901
1.13 Other operating expenses	-26 465	-39 318	-52 240	-15 526
2. General administrative expenses	-196 360	-326 899	-542 664	-111 171
2.1 Employee expenses	-102 433	-154 831	-251 012	-56 317
2.2 Other administrative expenses	-93 927	-172 068	-291 652	-54 854
3. Depreciation	-26 356	-40 364	-55 476	-14 865
4. Creation of provisions	0	-33	-4 615	-1 705
5. Impairment losses	-55 960	199 516	-31 335	-49 784
5.1 Impairment losses on financial assets other than at fair value through profit and loss	-55 960	199 516	-31 335	-49 784
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	5	206	205	0
1-8 Profit (loss) from continuing operations	751 054	1 172 870	1 144 047	345 078
9. Income tax expense	-147 923	-223 128	-198 660	-68 980
10. Net profit for the year	603 131	949 741	945 387	276 098
10.1 Net profit (loss) from continuing operations	603 131	949 741	945 387	276 098
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 30/06/2012		as at 30/09/2012		as at 31/12/2012		as at 31/03/2013	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	22 517 259	0	25 381 652	0	22 468 907	0	24 266 640	0
Watched	96 670	191	166 418	288	1 554 122	95 387	1 573 924	96 048
Sub-standard	9 501	179	0	0	1 473 544	130 748	1 711 354	184 692
Doubtful	37 755	27 038	36 522	26 052	34 968	25 037	36 341	26 133
Loss	457 451	276 451	35 987	19 687	42 001	25 622	37 019	20 719
Total	23 118 636	303 859	25 620 579	46 027	25 573 542	276 794	27 625 278	327 592

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

	as at 30/06/2012		as at 30/09/2012		as at 31/12/2012		as at 31/03/2013	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	25 322 460	0	26 238 771	0	18 558 224	0	19 969 986	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	25 322 460	0	26 238 771	0	18 558 224	0	19 969 986	0

Total loans and receivables assessed on portfolio basis (TCZK)

	as at 30/06/2012		as at 30/09/2012		as at 31/12/2012		as at 31/03/2013	
	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)

	2.Q 2012	3.Q 2012	4.Q 2012	1.Q 2013
Restructured loans and receivables	0	0	0	0

Hedging and trading derivatives (TCZK)

	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

	as at 31/12/2012				as at 31/03/2013			
	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	151 043 009	150 929 456	1 734 310	1 743 518	131 203 220	131 460 734	1 687 105	2 058 422
Hedging	0	0	0	0	0	0	0	0

Key Performance Indicators

	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012	as at 31/03/2013
1. Return on Average Assets - ROAA (%)	1,63	1,63	1,33	1,36
2. Return on Average Equity - ROAE (%)	23,87	24,09	20,81	22,62
3. Assets per employee (TCZK)	436 936	498 803	422 215	454 308
4. Administrative expenses per employee (TCZK)	2 182	2 331	2 982	2 328
5. Net profit per employee (TCZK)	6 701	6 772	5 194	5 782

Capital (TCZK)

	as at 30/06/2012	as at 30/09/2012	as at 31/12/2012	as at 31/03/2013
Capital adequacy ratio (%)	10,23	10,05	10,53	12,20
Tier 1	4 693 680	4 675 474	4 633 824	5 597 489
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	4 693 680	4 675 474	4 633 824	5 597 489