

**Balance sheet
(TCZK)**

	as at 30/09/2012	as at 31/12/2012	as at 31/03/2013	as at 30/06/2013
TOTAL ASSETS	93 276 209	76 843 081	86 772 880	96 286 407
1. Cash in hand and balances with central banks	22 014 663	10 057 644	11 041 179	7 379 747
2. Financial assets held for trading	8 104 318	10 662 555	15 091 591	15 612 317
2.1 Positive fair values of derivatives held for trading	2 049 490	1 734 310	1 687 105	1 842 088
2.2 Equity securities held for trading	0	74 800	111 815	91 010
2.3 Debt securities held for trading	6 054 828	8 853 445	13 292 671	13 679 219
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	11 165 130	11 730 054	12 748 918	15 301 154
4.1 Equity securities available for sale	522 595	530 850	535 472	542 301
4.2 Debt securities available for sale	10 642 535	11 199 204	12 213 446	14 758 853
4.3 Loans and receivables available for sale	0	0	0	0
5. Loans and receivables	27 186 445	15 133 312	17 209 590	23 036 321
5.1 Debt securities not listed in active market	0	0	0	0
5.2 Loans and receivables	27 186 445	15 133 312	17 209 590	23 036 321
6. Financial assets held to maturity	24 536 294	28 938 268	30 363 196	34 633 243
6.1 Debt securities held to maturity	0	0	0	0
6.2 Loans and receivables held to maturity	24 536 294	28 938 268	30 363 196	34 633 243
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	48 057	57 293	52 532	47 639
9.1 Land, buildings and equipment	48 057	57 293	52 532	47 639
9.2 Real-estate investments	0	0	0	0
10. Intangible assets	75 327	74 140	67 744	65 430
10.1 Goodwill	0	0	0	0
10.2 Other intangible assets	75 327	74 140	67 744	65 430
11. Investments in subsidiaries, associates and joint ventures	3 136	54 504	55 504	55 504
12. Tax receivables	19 987	0	3 697	0
12.1 Income tax receivable	0	0	0	0
12.2 Deferred tax assets	19 987	0	3 697	0
13. Other assets	122 851	135 311	138 929	155 052
14. Non current assets and disposal groups held for sale	0	0	0	0

	as at 30/09/2012	as at 31/12/2012	as at 31/03/2013	as at 30/06/2013
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	93 276 209	76 843 081	86 772 880	96 286 407
Total liabilities	87 380 253	70 906 008	80 547 063	91 302 984
1. Deposits, loans and other financial liabilities to central banks	0	0	0	0
2. Financial liabilities for trading	4 841 536	5 333 505	5 162 284	8 425 109
2.1 Negative fair value of derivatives held for trading	2 160 579	1 743 518	2 058 422	1 911 236
2.2 Liabilities from short sales	2 680 957	3 589 987	3 103 862	6 513 873
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	79 704 085	59 674 898	72 689 176	80 479 554
4.1 Deposits, loans and other financial liabilities at amortised cost	71 779 889	55 945 398	61 962 539	73 261 524
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost	2 041 855	1 239 097	2 175 430	2 286 771
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amo	69 635 547	54 620 689	59 746 270	70 906 526
4.1.3 Other financial liabilities at amortised cost without sector classification	102 486	85 612	40 839	68 227
4.2 Issued debt securities at amortised cost	7 924 196	3 729 500	10 726 637	5 905 285
4.3 Subordinated liabilities at amortised cost	0	0	0	1 312 745
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	116 171	79 264	110 296	49 451
9. Tax liabilities	19 710	51 019	54 716	51 019
9.1 Income tax liability	0	0	0	0
9.2 Deferred tax liability	19 710	51 019	54 716	51 019
10. Other liabilities	2 698 751	5 767 322	2 530 591	2 297 852
11. Liabilities associated with disposal groups held for sale	0	0	0	0
Shareholders' equity	5 895 955	5 937 073	6 225 816	4 983 423
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	172 429	217 911	230 563	217 336
16. Reserve funds	156 364	156 354	156 347	156 367
17. Retained earnings (accumulated losses) from previous periods	3 436 872	3 436 872	4 382 259	2 980 671
18. Own shares	0	0	0	0
19. Profit (loss) for the current period	949 741	945 387	276 098	448 506

**Income Statement
(TCZK)**

	as at 30/09/2012	as at 31/12/2012	as at 31/03/2013	as at 30/06/2013
1. Profit from financial and operating activities	1 340 444	1 777 933	522 603	999 800
1.1 Interest and similar income	1 603 237	2 187 209	634 016	1 292 312
1.2 Interest expense and similar charges	-638 193	-829 127	-172 109	-367 527
1.3 Dividend income	10 974	10 974	0	7 600
1.4 Fee and commission income	294 153	397 320	77 922	195 690
1.5 Fee and commission expense	-66 131	-99 817	-25 206	-53 483
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss	-182 666	-181 923	2 585	-17 734
1.7 Profit (loss) from financial assets and liabilities held for trading	353 297	334 305	20 059	-30 354
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	381	389	-39	-71
1.11 Profit (loss) from disposal of assets other than held for sale	1 569	6 751	0	0
1.12 Other operating income	3 142	4 092	901	1 183
1.13 Other operating expenses	-39 318	-52 240	-15 526	-27 818
2. General administrative expenses	-326 899	-542 664	-111 171	-235 383
2.1 Employee expenses	-154 831	-251 012	-56 317	-117 009
2.2 Other administrative expenses	-172 068	-291 652	-54 854	-118 374
3. Depreciation	-40 364	-55 476	-14 865	-28 258
4. Creation of provisions	-33	-4 615	-1 705	-13 358
5. Impairment losses	199 516	-31 335	-49 784	-160 092
5.1 Impairment losses on financial assets other than at fair value through profit and loss	199 516	-31 335	-49 784	-160 092
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	206	205	0	19
1-8 Profit (loss) from continuing operations	1 172 870	1 144 047	345 078	562 728
9. Income tax expense	-223 128	-198 660	-68 980	-114 228
10. Net profit for the year	949 741	945 387	276 098	448 500
10.1 Net profit (loss) from continuing operations	949 741	945 387	276 098	448 500
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 30/09/2012		as at 31/12/2012		as at 31/03/2013		as at 30/06/2013	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	25 381 652	0	22 468 907	0	24 266 640	0	25 729 328	0
Watched	166 418	288	1 554 122	95 387	1 573 924	96 048	1 079 351	18 797
Sub-standard	0	0	1 473 544	130 748	1 711 354	184 692	2 191 176	390 905
Doubtful	36 522	26 052	34 968	25 037	36 341	26 133	25 365	7 554
Loss	35 987	19 687	42 001	25 622	37 019	20 719	38 146	21 846
Total	25 620 579	46 027	25 573 542	276 794	27 625 278	327 592	29 063 367	439 102

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

	as at 30/09/2012		as at 31/12/2012		as at 31/03/2013		as at 30/06/2013	
	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	26 238 771	0	18 558 224	0	19 969 986	0	28 310 709	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	26 238 771	0	18 558 224	0	19 969 986	0	28 310 709	0

Total loans and receivables assessed on portfolio basis (TCZK)

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

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

Hedging and trading derivatives (TCZK)

	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

	as at 31/03/2013				as at 30/06/2013			
	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	131 203 220	131 460 734	1 687 105	2 058 422	149 987 477	149 945 593	1 842 088	1 911 236
Hedging	0	0	0	0	0	0	0	0

Key Performance Indicators

	as at 30/09/2012	as at 31/12/2012	as at 31/03/2013	as at 30/06/2013
1. Return on Average Assets - ROAA (%)	1,63	1,33	1,36	1,03
2. Return on Average Equity - ROAE (%)	24,09	20,81	22,62	19,55
3. Assets per employee (TCZK)	498 803	422 215	454 308	488 763
4. Administrative expenses per employee (TCZK)	2 331	2 982	2 328	2 390
5. Net profit per employee (TCZK)	6 772	5 194	5 782	4 553

Capital (TCZK)

	as at 30/09/2012	as at 31/12/2012	as at 31/03/2013	as at 30/06/2013
Capital adequacy ratio (%)	10,05	10,53	12,20	11,26
Tier 1	4 675 474	4 633 824	5 597 489	4 198 475
Tier 2	0	0	0	1 293 173
Tier 3	0	0	0	0
Deductible items from Tier 1 and Tier 2	0	0	0	0
Total of capital	4 675 474	4 633 824	5 597 489	5 491 648