

Balance sheet

	TCZK	as at 31/12/2012	as at 31/03/2013	as at 30/06/2013	as at 30/09/2013
TOTAL ASSETS		76 843 081	86 772 880	96 286 407	108 649 471
1. Cash in hand and balances with central banks		10 057 644	11 041 179	7 379 747	24 209 809
2. Financial assets held for trading		10 662 555	15 091 591	15 612 317	12 024 516
2.1 Positive fair values of derivatives held for trading		1 734 310	1 687 105	1 842 088	1 636 608
2.2 Equity securities held for trading		74 800	111 815	91 010	0
2.3 Debt securities held for trading		8 853 445	13 292 671	13 679 219	10 387 908
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		11 730 054	12 748 918	15 301 154	18 909 338
4.1 Equity securities available for sale		530 850	535 472	542 301	527 769
4.2 Debt securities available for sale		11 199 204	12 213 446	14 758 853	18 381 569
4.3 Loans and receivables available for sale		0	0	0	0
5. Loans and receivables		15 133 312	17 209 590	23 036 321	21 839 858
5.1 Debt securities not listed in active market		0	0	0	0
5.2 Loans and receivables		15 133 312	17 209 590	23 036 321	21 839 858
6. Financial assets held to maturity		28 938 268	30 363 196	34 633 243	31 325 264
6.1 Debt securities held to maturity		0	0	0	0
6.2 Loans and receivables held to maturity		28 938 268	30 363 196	34 633 243	31 325 264
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		57 293	52 532	47 639	45 050
9.1 Land, buildings and equipment		57 293	52 532	47 639	45 050
9.2 Real-estate investments		0	0	0	0
10. Intangible assets		74 140	67 744	65 430	63 475
10.1 Goodwill		0	0	0	0
10.2 Other intangible assets		74 140	67 744	65 430	63 475
11. Investments in subsidiaries, associates and joint ventures		54 504	55 504	55 504	56 504
12. Tax receivables		0	3 697	0	0
12.1 Income tax receivable		0	0	0	0
12.2 Deferred tax assets		0	3 697	0	0
13. Other assets		135 311	138 929	155 052	175 657
14. Non current assets and disposal groups held for sale		0	0	0	0

	TCZK	as at 31/12/2012	as at 31/03/2013	as at 30/06/2013	as at 30/09/2013
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		76 843 081	86 772 880	96 286 407	108 649 471
Total liabilities		70 906 008	80 547 063	91 302 984	103 403 273
1. Deposits, loans and other financial liabilities to central banks		0	0	0	0
2. Financial liabilities for trading		5 333 505	5 162 284	8 425 109	6 856 579
2.1 Negative fair value of derivatives held for trading		1 743 518	2 058 422	1 911 236	1 743 579
2.2 Liabilities from short sales		3 589 987	3 103 862	6 513 873	5 113 000
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		59 674 898	72 689 176	80 479 554	87 439 234
4.1 Deposits, loans and other financial liabilities at amortised cost		55 945 398	61 962 539	73 261 524	77 071 975
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost		1 239 097	2 175 430	2 286 771	1 946 822
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost		54 620 689	59 746 270	70 906 526	75 069 578
4.1.3 Other financial liabilities at amortised cost without sector classification		85 612	40 839	68 227	55 575
4.2 Issued debt securities at amortised cost		3 729 500	10 726 637	5 905 285	8 937 896
4.3 Subordinated liabilities at amortised cost		0	0	1 312 745	1 429 363
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		79 264	110 296	49 451	55 368
9. Tax liabilities		51 019	54 716	51 019	51 019
9.1 Income tax liability		0	0	0	0
9.2 Deferred tax liability		51 019	54 716	51 019	51 019
10. Other liabilities		5 767 322	2 530 591	2 297 852	9 001 073
11. Liabilities associated with disposal groups held for sale		0	0	0	0
Shareholders' equity		5 937 073	6 225 816	4 983 423	5 246 198
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		217 911	230 563	217 336	291 071
16. Reserve funds		156 354	156 347	156 367	156 359
17. Retained earnings (accumulated losses) from previous periods		3 436 872	4 382 259	2 980 671	2 980 671
18. Own shares		0	0	0	0
19. Profit (loss) for the current period		945 387	276 098	448 500	637 548

Income Statement

	TCZK	as at 31/12/2012	as at 31/03/2013	as at 30/06/2013	as at 30/09/2013
1. Profit from financial and operating activities		1 777 933	522 603	999 800	1 557 432
1.1 Interest and similar income		2 187 209	634 016	1 292 312	1 955 217
1.2 Interest expense and similar charges		-829 127	-172 109	-367 527	-551 737
1.3 Dividend income		10 974	0	7 600	7 600
1.4 Fee and commission income		397 320	77 922	195 690	347 503
1.5 Fee and commission expense		-99 817	-25 206	-53 483	-122 758
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss		-181 923	2 585	-17 734	-9 786
1.7 Profit (loss) from financial assets and liabilities held for trading		334 305	20 059	-30 354	-29 751
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		389	-39	-71	-87
1.11 Profit (loss) from disposal of assets other than held for sale		6 751	0	0	0
1.12 Other operating income		4 092	901	1 183	1 465
1.13 Other operating expenses		-52 240	-15 526	-27 818	-40 234
2. General administrative expenses		-542 664	-111 171	-235 383	-355 588
2.1 Employee expenses		-251 012	-56 317	-117 009	-179 547
2.2 Other administrative expenses		-291 652	-54 854	-118 374	-176 042
3. Depreciation		-55 476	-14 865	-28 258	-41 260
4. Creation of provisions		-4 615	-1 705	-13 358	-21 340
5. Impairment losses		-31 335	-49 784	-160 092	-332 195
5.1 Impairment losses on financial assets other than at fair value through profit and loss		-31 335	-49 784	-160 092	-332 195
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		205	0	19	29
1-8 Profit (loss) from continuing operations		1 144 047	345 078	562 728	807 078
9. Income tax expense		-198 660	-68 980	-114 228	-169 530
10. Net profit for the year		945 387	276 098	448 500	637 548
10.1 Net profit (loss) from continuing operations		945 387	276 098	448 500	637 548
10.2 Net profit (loss) from discontinued operations		0	0	0	0

Loans and receivables from clients - gross amounts and adjustments by classification

	as at 31/12/2012		as at 31/03/2013		as at 30/06/2013		as at 30/09/2013	
TCZK	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	22 468 907	0	24 266 640	0	25 729 328	0	26 870 535	0
Watched	1 554 122	95 387	1 573 924	96 048	1 079 351	18 797	866 147	4 932
Sub-standard	1 473 544	130 748	1 711 354	184 692	2 191 176	390 905	2 353 620	443 822
Doubtful	34 968	25 037	36 341	26 133	25 365	7 554	364 988	22 903
Loss	42 001	25 622	37 019	20 719	38 146	21 846	177 789	137 085
Total	25 573 542	276 794	27 625 278	327 592	29 063 367	439 102	30 633 078	608 742

Loans and receivables from banks - gross amounts and adjustments by classification

	as at 31/12/2012		as at 31/03/2013		as at 30/06/2013		as at 30/09/2013	
TCZK	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	18 558 224	0	19 969 986	0	28 310 709	0	22 571 024	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	18 558 224	0	19 969 986	0	28 310 709	0	22 571 024	0

Total loans and receivables assessed on portfolio basis

	as at 31/12/2012		as at 31/03/2013		as at 30/06/2013		as at 30/09/2013	
TCZK	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	4.Q 2012	1.Q 2013	2.Q 2013	3.Q 2013
Restructured loans and receivables	0	0	0	0

Hedging and trading derivatives

TCZK	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

TCZK	as at 30/06/2013				as at 30/09/2013			
	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	149 987 477	149 945 593	1 842 088	1 911 236	119 768 960	119 766 551	1 636 608	1 743 579
Hedging	0	0	0	0	0	0	0	0

Key Performance Indicators

	as at 31/12/2012	as at 31/03/2013	as at 30/06/2013	as at 30/09/2013
1. Return on Average Assets - ROAA (%)	1,33	1,36	1,03	0,93
2. Return on Average Equity - ROAE (%)	20,81	22,62	19,55	19,01
3. Assets per employee (TCZK)	422 215	454 308	488 763	543 247
4. Administrative expenses per employee (TCZK)	2 982	2 328	2 390	2 371
5. Net profit per employee (TCZK)	5 194	5 782	4 553	4 250

Capital

	TCZK	as at 31/12/2012	as at 31/03/2013	as at 30/06/2013	as at 30/09/2013
Capital adequacy ratio (%)		10,53	12,20	11,26	12,51
Tier 1		4 633 824	5 597 489	4 198 475	4 197 440
Tier 2		0	0	1 293 173	1 385 664
Tier 3		0	0	0	0
Deductible items from Tier 1 and Tier 2		0	0	0	0
Total of capital		4 633 824	5 597 489	5 491 648	5 583 104