

BASIC INFORMATION ON THE DECEMBER 31, 2013

Trade name	PPF banka a. s.
Legal form	Joint-stock company
Head office	Prague 6, Evropská 2690/17, Postcode 160 41
Company No.	47116129
Date of entry into business register	31.12.1992
Most recent change Purpose of change	7.10.2013 (27.11.2013) change in the Board of Directors and in the top management
Level of base capital	769 004 327,50 CZK
Level of paid off base capital	769 004 327,50 CZK
Shares: form of shares type of shares version of shares	unregistered, to name ordinary book registered held at CDCP

The company's base capital is divided into 192,131 units of shares of a nominal value of CZK 2,602.50 and 384,262 units of share of a nominal value of CZK 700.

SHAREHOLDERS STRUCTURE

PPF Group N.V.	92,96 %
Hlavní město Praha	6,73 %
Others	0,31 %

Number of the employees in PPF banka: 196,20 (recalculated status)

BOARD OF DIRECTORS

Petr Jirásko

Chairman of the Board of Directors from 14.10.2013

Born in 1973, Petr Jirásko graduated from the University of Economics in Prague. During his university studies he was employed part-time at Budějovický Budvar, Investa Příbram, Credit Lyonnais Prague and Tabák Kutná Hora. Since 1998 he started to work full-time for Credit Lyonnais Bank as an FX dealer. Between 2000 and 2002 he worked at Komerční banka, a.s., as a FX Option Dealer and later as the Head of Derivatives Desk. He joined PPF Group in 2002 – until 2004 he worked at PPF burzovní společnost (as a Bond Dealer and Chief Dealer) and since 2004 he worked at PPF banka where he serves as Managing Director of Financial Markets. Chairman of the Board of Directors and Chief Executive Officer of PPF banka a.s. become on October 2013.

Pavel Fuchs

Vice-Chairman of the Board of Directors from 14.10.2013

Born in 1974, Pavel Fuchs graduated from the Faculty of Economics and Administration of Masaryk University in Brno in Financial Business. He worked as a broker with various companies (including Stratego Invest a.s., J&T Securities (Czech Republic), s.r.o., and ABN AMRO Bank N.V.) from 1996. Between 1998 and 1999 he worked at the Czech Securities Commission. He became the Executive Director at PIF – 1. Privatizační investiční fond a.s. in 2001. Mr Fuchs has worked at PPF Group since 2003. In 2006 he joined Česká pojišťovna as an adviser and then held various positions in the Generali PPF Holding (GPH) group; prior to leaving the group in May 2013 he held the positions of the Deputy Chief Executive Officer and member of the Board of Directors of Česká pojišťovna as well as the Chief Investment Officer of GPH. He has been Managing Director, Risk Management and Vice-Chairman of the Board of Directors of PPF banka a.s. since October 2013.

Jaroslava Studenovská

Member of the Board of Directors from 16.4.2012

Born in 1968, Jaroslava Studenovská graduated in General Economic Theory at the University of Economics in Prague. Between 1992 and 1998 she worked at Česká spořitelna a.s. in various investment banking positions, her last position being the Director of Back Office. Between 1999 and 2001 she worked as Director of Back Office at IPB/ČSOB Treasury. From 1 July 2001 to 31 December 2005 she worked as the Director of Treasury at Raiffeisenbank a.s. She has worked at PPF banka a.s. since 1 January 2006, initially as a Group Treasury Division specialist, from 1 May 2007 as the Managing Director of the Operations Division. As a Member of the Board of Directors elected on 16 April 2012.

SUPERVISORY BOARD

Martin Štefunko

Chairman of the Supervisory Board from 27.11.2012

Chief Investment Officer PPF a.s.

Born in 1977; he holds a PhD in Economic Theory and the History of Economic Thought from the University of Economics in Bratislava, where he also obtained his Master's Degree in Finance, Banking and Investments. He continued to study Banking and Finance at the Johannes Kepler University in Austria and Economic Theory at the Mises Institute of Auburn University in the US. Martin Štefunko worked at Penta Investments from 2001 and from 2004 he was in charge of investment project management as Chief Investment Officer. In this position, he managed a series of Penta's major acquisitions and business developments in retail, healthcare, energy and mechanical engineering.

He has worked at PPF Group since 2009 as a member of the top executive team and currently holds the position of Chief Investment Officer.

Karel Hanzlík

Vice-Chairman of the Supervisory Board from 27.8.2012

Mayor, Praha 16 Municipal District

Born in 1965. Mr. Hanzlík graduated from the Faculty of Physical Education and Sport of Charles University in Prague, majoring in Teaching. He pursued the profession of teaching until 2002, when he was elected to the (full-time) position of Deputy Mayor of the Praha 16 Municipal District. In the local elections that followed in 2006 he was elected as the Mayor of the Praha 16 District. In the autumn 2010 elections, he retained his seat and therefore continues to participate, as the Mayor, in the management of self-government affairs of the Radotín town hall.

Martin Dlouhý

Member of the Supervisory Board from 19.7.2012

Member of Assemble of Capital City Prague

Born in 1970. He graduated from the University of Economics in Prague, Faculty of Mathematical Methods in Economics. He also studied on the London School of Economics and London School of Hygiene. Is an Associate Professor at the Faculty of Informatics and Statistics on the University of Economics in Prague. In 2010 was elected to the Council of the City of Prague.

Lenka Baramová

Member of the Supervisory Board from 2.2.2012 (again elected)

Head of the Structured Finance Department

Born in 1965. Lenka Baramová graduated from the University of Economics and joined Komerční banka, a.s. (SBCS branch at the time) in 1987. Between 1993 and 1994 she worked for ABN AMRO Bank N.V. in Prague in the credit risks department. Between

1994 and 2000 she worked at Calyon (then known as Credit Lyonnais Bank Prague a.s.), initially in the Corporate Banking Department and then in Corporate Finance. Between 2000 and 2002 she worked at the Celestis Finance s.r.o. consultancy firm. Since 2002 she worked in PPF banka a.s. at first as Senior Account Officer, currently she is working as the Head of Structured Finance Department. Member of the Supervisory Board of PPF banka a.s. was also in 2009-2012.

Bohuslav Samec

Member of the Supervisory Board from 25.4.2012 (again elected)

s.p. Česká pošta – Corporate Custody Division

Born in 1959, Bohuslav Samec graduated from a two-semester Monetary Economics and Banking course at the University of Economics in Prague. Between 1985 and 1993 he held managerial positions in the services field. He has worked at PPF Group since 1994 in various managerial positions. Ten years he served as Member of the Board of Directors at PPF burzovní společnost, Member of the Supervisory Board in companies Slezan Frýdek – Místek and Gramofonové závody. He currently works at s.p. Česká pošta in the Corporate Custody Division. Member of the Supervisory Board of PPF banka a.s. was also in 2006-2008 and also in 2009-2012.

Martin Hýbl

Member of the Supervisory Board from 2.6.2011

Head of Investment Services department at PPF banka a.s.

Born in 1974, Mr. Hýbl graduated from Slezská univerzita [Silesian University], Trade and Business Faculty in Karviná, majoring in Economics of Business. In 1998, he joined ČP Leasing a.s. and progressively held the positions of a financial analyst, head of financial management, Chief Financial Officer and member of the Board of Directors. Between 2003 and 2005, he worked at PPF Group in various financial management positions. Since 2005, he has been with PPF banka a.s., initially holding the position of the head of HC treasury department and currently the position of the head of investment services department. He is not a member of a governing body of any other companies.

TOP MANAGEMENT

Petr Jirásko

Chief Executive Officer from 14.10.2013

Born in 1973, Petr Jirásko graduated from the University of Economics in Prague. During his university studies he was employed part-time at Budějovický Budvar, Investa Příbram, Credit Lyonnais Prague and Tabák Kutná Hora. Since 1998 he started to work full-time for Credit Lyonnais Bank as an FX dealer. Between 2000 and 2002 he worked at Komerční banka, a.s., as a FX Option Dealer and later as the Head of Derivatives Desk. He joined PPF Group in 2002 – until 2004 he worked at PPF burzovní společnost (as a Bond Dealer and Chief Dealer) and since 2004 he worked at PPF banka where he serves as Managing Director of Financial Markets. Chairman of the Board of Directors and Chief Executive Officer of PPF banka a.s. become on October 2013.

Pavel Fuchs**Managing Director of Risk Management Division from 8.10.2013**

Born in 1974, Pavel Fuchs graduated from the Faculty of Economics and Administration of Masaryk University in Brno in Financial Business. He worked as a broker with various companies (including Stratego Invest a.s., J&T Securities (Czech Republic), s.r.o., and ABN AMRO Bank N.V.) from 1996. Between 1998 and 1999 he worked at the Czech Securities Commission. He became the Executive Director at PIF – 1. Privatizační investiční fond a.s. in 2001. Mr Fuchs has worked at PPF Group since 2003. In 2006 he joined Česká pojišťovna as an adviser and then held various positions in the Generali PPF Holding (GPH) group; prior to leaving the group in May 2013 he held the positions of the Deputy Chief Executive Officer and member of the Board of Directors of Česká pojišťovna as well as the Chief Investment Officer of GPH. He has been Managing Director, Risk Management and Vice-Chairman of the Board of Directors of PPF banka a.s. since October 2013.

Jaroslava Studenovská**Managing Director of Operations Division from 1.5.2007**

Born in 1968, Jaroslava Studenovská graduated in General Economic Theory from the University of Economics in Prague. Between 1992 and 1998 she worked at Česká spořitelna a.s. in various investment banking positions, her last position being the Director of Back Office. Between 1999 and 2001 she worked as Director of Back Office at IPB/ČSOB Treasury. From 1 July 2001 to 31 December 2005 she has worked as the Director of Treasury at Raiffeisenbank a.s. She has worked at PPF banka a.s. since 1 January 2006, initially as a Group Treasury Division specialist, from 1 May 2007 is the Managing Director of the Operations Division. As a Member of the Board of Directors elected on 16 April 2012.

Petr Jirásko**Managing Director of Financial Markets from 30.4.2004 till 31.12.2013**

Born in 1973, Petr Jirásko graduated from the University of Economics in Prague. During his university studies he was employed part-time at Budějovický Budvar, Investa Příbram, Credit Lyonnais Prague and Tabák Kutná Hora. Since 1998 he started to work full-time for Credit Lyonnais Bank as an FX dealer. Between 2000 and 2002 he worked at Komerční banka, a.s., first as an FX Option Dealer and then as the Head of Derivatives Desk. He joined PPF Group in 2002 – until 2004 he worked at PPF burzovní společnost (as a Bond Dealer and Chief Dealer) and since 2004 he worked at PPF banka where he served as Managing Director of Financial Markets. Chairman of the Board of Directors and Chief Executive Officer of PPF banka a.s. become on October 2013.

Miroslav Hudec

In Charge of Managing of Financial Division from 27.11.2013

Born in 1966, Miroslav Hudec graduated from the Institute of Chemical Technology in Pardubice, majoring in Industry Economics and Management. He worked as the head of finance departments at Monokrystaly Turnov a.s. and Šroubárna Turnov a.s. He later joined Česká spořitelna as the head of the internal bank and held various positions in the company's Finance Division. Prior to joining PPF banka a.s., Mr Hudec worked as the Head of Controlling and Deputy Chief Financial Officer at Credit Lyonnais bank Praha and held the same position at the Credit Agricole bank Praha organisational unit. He has worked at PPF banka since 1 September 2012 as an adviser to the Chief Executive Officer.

Břetislav Tichánek

Managing Director of Export and Structured Finance Division from 1.9.2010

Born in 1974, Břetislav studied International Affairs on the University of Economics in Prague. Worked 13 years with ING Bank in the Czech Republic, Slovakia and Russia. In the area of financial markets he held various trading and since 1999 managerial positions including Director for Financial Markets for Czech and Slovak Republics and Deputy General Manager of ING Bank Prague. Since 2008 Břetislav was in OAO Nomos Bank Russia and since April 2010 in PPF banka. Originally as Director of Export Finance Department and since late 2010 as Managing Director of Export and Structured Finance Division.

Tomáš Hadžega

Managing Director Corporate Division from 1.4.2012

Born in 1977, Tomáš Hadžega graduated at Finance at the University of Economics in Prague. Between 1998 and 2001 at Raiffeisenbank a.s. worked on different sales positions. Afterwards he joined sales team in Citibank, a. s. Prague. Tomáš held a position of regional manager for Middle Market Customers there starting from 2003 and position of Sales Head for Middle Market Customers starting from 2004. In 2006 he got back to Raiffeisenbank a. s. as the Head of Division for Middle Market Customers. Tomáš has joined the senior management team of PPF banka a.s. since 1 April 2012 as Managing Director for Corporate Banking Division.

Jiří Kaňák

Managing Director Public Sector from 1.4.2012

Born in 1966. Graduate of foreign trade at the University of Economics in Prague and an MBA in Finance program at the ESCM / University of New York in Prague. He served as director of the EU Phare Programme for the Czech Republic, 1994-2001, co-founder and managing partner of Conseq Finance. From 1998-2006 appointed as Chairman of the Economic Committee of Prague Assembly and also worked as Boards member in Czech Airlines, Transport Company of Prague, and others. Then he worked in consulting and strategic restructuring business. Prior to joining the PPF banka a.s. he

worked at IDS Praha a.s and Mota Engil Central Europe CR as a Commercial director. Jiří has been working in PPF banka a.s. since 1 January 2010 as the Director of the Department and since 1 April 2012 as Managing Director responsible for the bank cooperation with the public sector.

Tomas Janota

Managing Director IT from 1.8.2013

Born in 1974, Tomas graduated from the Institute of Economic Studies of Charles University in Prague. He worked as a project specialist at the Organisation and Project Department of Vereinsbank CZ, a.s. from 1997 to 2001. He then worked as a consultant at Accenture plc. He worked as a project manager at the Operations Division and later at the IT division of Raiffeisenbank, a.s. from late 2002 to 2009. Since 2009 Tomas Janota has been working at PPF banka a.s. He was appointed Head of the Bank System Support and Development Department on 1 February 2010, and the Head of the IT Division on 1 August 2013.

AUDIT COMMITTEE

Jitka Mašátová

Born in 1978, graduated from the University of Economics in Prague, Department of the Monetary and Economic Politics in the Faculty of Finance and Accounting. During her studies she joined Bank Supervision section in the Česká národní banka, where she worked in various positions for four years. From 2005 she works in PPF a.s. in the unit Group Internal Audit and since 2007 as Head of Group Internal Audit. In 2011 was member of the Supervisory Board of SAZKA sázková kancelář, a.s.

Valdemar Linek

Born in 1971, Valdemar Linek graduated in Corporate Economics, Accounting, and Financial Management of Business from the University of Economics in Prague. He also graduated in Internationally Recognised Accounting Standards, a two-semester graduate course, and is a certified balance accountant. After graduating from university, Valdemar joined HZ Praha, spol. s r.o., an audit company where he worked as the director of the auditor division from 1997. From 2003, he has worked at NEXIA AP a.s., currently as the Chairman of the Board of Directors, Chief Executive Officer, and Partner for Forensic Activity and Projects.

Bohuslav Samec

Born in 1959, Bohuslav Samec graduated from a two-semester Monetary Economics and Banking course at the University of Economics in Prague. Between 1985 and 1993 he held managerial positions in the services field. He has worked at PPF Group since 1994 in various managerial positions. Ten years he served as Member of the Board of Directors at PPF burzovní společnost, Member of the Supervisory Board in companies

Slezan Frýdek – Místek and Gramofonové závody. He currently works at s.p. Česká pošta in the Corporate Custody Division. He is also the Member of the Supervisory Board of PPF banka a.s.

Total amount of bank credit assigned to members of the Supervisory Board, board of Directors and other Management is 1,679,567.00 CZK

PPF banka a.s. did not provide credit to and did not issue any guarantees for any of the members of the Supervisory Board, members of the Board of Directors or other leading employees.

SPHERE OF BUSINESS SEQUENT FROM THE LICENCE AND PERFORMED BY PPF BANKA:

- Banking operations pursuant to Act No. 21/1992 of the Coll., of Laws on banks, as amended, specified in section 1 subs. 1 under letters:
 - a. accepting deposits from the public,
 - b. providing loans.
- banking operations pursuant to Act No. 21/1992 Coll., on banks, as amended, as specified in Section 1 subs. 3 under letters:
 - a. investment into securities for its own account,
 - b. financial leasing,
 - c. systems of payment and clearing,
 - d. issuing and management of payment means,
 - e. providing bank guarantees,
 - f. opening letters of credit,
 - g. collecting soliciting,
 - h. Providing investment services under a special legal regulation including:

- main investment service pursuant to section 4 subs. 2 letter a) of Act No. 256/2004 Coll., on business in the capital market as amended (hereinafter “ZPKT”), accepting and

submitting instructions relating to investment instruments, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,

- main investment service pursuant to section 4 subs. 2 letter b) of ZPKT, carrying out instruction relating to investment instruments for the client account, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,

- main investment service pursuant to section 4 subs. 2 letter c) of ZPKT, trading in investment instruments for its own account in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of the Act on business in the capital market,

- main investment service pursuant to section 4 subs. 2 letter e) of ZPKT, investment consultancy relating to the investment instruments, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,

- main investment service pursuant to section 4 subs. 2 letter g) of ZPKT, subscription of investment instruments or distribution thereof with the obligation of their subscription, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,
 - main investment service pursuant to section 4 subs. 2 letter h) of ZPKT, distribution of investment instruments without obligation of their subscription, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,
 - additional investment service pursuant to section 4 subs. 3 letter a) of ZPKT, custody and management of investment instruments including related services, in relation to investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,
 - additional investment service pursuant to section 4 subs. 3 letter b) of ZPKT, providing loans or credits to the client for the purpose of carrying out a deal investment instruments if the loan or credit provider is a party to such a deal, in relation to the investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,
 - additional investment service pursuant to section 4 subs. 3 letter c) of ZPKT, consulting services in the area of capital structure, industrial strategy and issues in connection therewith as well as providing advice and service relating to transformation or transfer of enterprises,
 - additional investment service pursuant to section 4 subs. 3 letter d) of ZPKT, providing investment recommendations and analyses of investment opportunities or other general recommendations connected with trading in investment instruments, in relation to the investment instruments in section 3 subs. 1, letters a) to k) of ZPKT,
 - additional investment service pursuant to section 4 subs. 3 letter e) of ZPKT, carrying out foreign exchange operations in connection with the provision of investment services,
 - additional investment service pursuant to section 4 subs. 3 letter f) of ZPKT, services in connection with subscription of investment instruments or distribution thereof, in relation to investment instruments defined in section 3 subs. 1 letters a) to k) of ZPKT,
- i. financial brokerage,
 - j. custodian services,
 - k. exchange activity (purchase of foreign exchange resources),
 - l. providing banking information,
 - m. trading for its own account or for the client's account in foreign exchange values and gold to the following extent:
- trading for its own account or for the client's account in foreign currencies payment means,
 - trading for its own account or for the client's account in foreign securities
 - trading for its own account or for the client's account in ratable rights and obligations derived therefrom
- n. lease of safe deposit boxes,
 - o. operations which are in direct relation to the operations specified in the bank license of PPF banka a.s.

OVERVIEW OF SERVICES OFFERED BY PPF BANKA

- Municipal account
- Foundational account
- Current account in Czech crowns
- Current account in foreign currency
- Providing Loans
- Providing banking information

- Repurchase of debts
- Payment cards and cheques
- Foreign exchange activity
- Term deposits in CZK and in foreign currency
 - for a fixed period
 - revolving
- Money market operations
- Capital market operations
- Domestic and foreign payment system
- Home banking and Internetbanking
- Financial consulting for municipalities
- Private banking
- Custody

OVERVIEW OF SERVICES IN RELATION TO INSURANCE

Deposit insurance relates to the following services:

- Current account in Czech crowns
- Term deposits in Czech crowns
- Short-term deposits
- Current account in foreign currency
- Term deposit in foreign currency

Deposit insurance does not relate to the following services:

- Bill of exchange
- Other securities

INSURED DEBTS FROM DEPOSITS ARE DEPOSITS INCLUDING INTEREST OF

a) Physical persons held in Czech crowns or in foreign currency to the name, surname, address and date of birth or birth certificate number of the depositor, or possibly other identification,

b) Corporate entities held in Czech crowns or in foreign currency to the trade name or title of the corporate entity, its head office, and for domestic corporate entities also its identification number, with the exception of deposits of banks, financial institutions, medical insurance companies and government funds.

OVERVIEW OF ACTIVITIES WHOSE PROVISION WAS RESTRICTED

PPF banka provides functions in accordance with the above stated subject of operations.

PARTICIPATION OF PPF BANKA IN PAYMENT SYSTEMS

The payment system in the national currency is carried out by PPF banka a.s. by means of the clearing centre of Česká národní banka (further referred to as ČNB) based on a Contract on administering accounts of payment system and on the transfer of data on inter-bank payment system between ČNB and PPF banka a.s. The payment system in foreign currencies domestically and abroad is carried out by PPF banka a.s. by means of correspondent banks using the company's electronic system for global inter-bank telecommunication, the Society for Worldwide Interbank Financial Telecommunications (SWIFT), of which PPF banka a.s. is a partner.