

**Balance sheet**

	TCZK	as at 31/03/2013	as at 30/06/2013	as at 30/09/2013	as at 31/12/2013
<b>TOTAL ASSETS</b>		<b>86 772 880</b>	<b>96 286 407</b>	<b>108 649 471</b>	<b>104 817 953</b>
<b>1. Cash in hand and balances with central banks</b>		<b>11 041 179</b>	<b>7 379 747</b>	<b>24 209 809</b>	<b>23 590 617</b>
<b>2. Financial assets held for trading</b>		<b>15 091 591</b>	<b>15 612 317</b>	<b>12 024 516</b>	<b>8 060 994</b>
2.1 Positive fair values of derivatives held for trading		1 687 105	1 842 088	1 636 608	1 467 800
2.2 Equity securities held for trading		111 815	91 010	0	0
2.3 Debt securities held for trading		13 292 671	13 679 219	10 387 908	6 593 194
2.4 Loans and receivables held for trading		0	0	0	0
<b>3. Financial assets at fair value through profit and loss</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>4. Financial assets available for sale</b>		<b>12 748 918</b>	<b>15 301 154</b>	<b>18 909 338</b>	<b>19 106 354</b>
4.1 Equity securities available for sale		535 472	542 301	527 769	560 889
4.2 Debt securities available for sale		12 213 446	14 758 853	18 381 569	18 545 465
4.3 Loans and receivables available for sale		0	0	0	0
<b>5. Loans and receivables</b>		<b>17 209 590</b>	<b>23 036 321</b>	<b>21 839 858</b>	<b>17 181 405</b>
5.1 Debt securities not listed in active market		0	0	0	0
5.2 Loans and receivables		17 209 590	23 036 321	21 839 858	17 181 405
<b>6. Financial assets held to maturity</b>		<b>30 363 196</b>	<b>34 633 243</b>	<b>31 325 264</b>	<b>36 520 174</b>
6.1 Debt securities held to maturity		0	0	0	0
6.2 Loans and receivables held to maturity		30 363 196	34 633 243	31 325 264	36 520 174
<b>7. Positive fair value of hedging derivatives</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8. Positive changes in fair value of hedging instruments portfolio</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>9. Property, plant and equipment</b>		<b>52 532</b>	<b>47 639</b>	<b>45 050</b>	<b>41 742</b>
9.1 Land, buildings and equipment		52 532	47 639	45 050	41 742
9.2 Real-estate investments		0	0	0	0
<b>10. Intangible assets</b>		<b>67 744</b>	<b>65 430</b>	<b>63 475</b>	<b>69 024</b>
10.1 Goodwill		0	0	0	0
10.2 Other intangible assets		67 744	65 430	63 475	69 024
<b>11. Investments in subsidiaries, associates and joint ventures</b>		<b>55 504</b>	<b>55 504</b>	<b>56 504</b>	<b>56 504</b>
<b>12. Tax receivables</b>		<b>3 697</b>	<b>0</b>	<b>0</b>	<b>0</b>
12.1 Income tax receivable		0	0	0	0
12.2 Deferred tax assets		3 697	0	0	0
<b>13. Other assets</b>		<b>138 929</b>	<b>155 052</b>	<b>175 657</b>	<b>191 139</b>
<b>14. Non current assets and disposal groups held for sale</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	TCZK	as at 31/03/2013	as at 30/06/2013	as at 30/09/2013	as at 31/12/2013
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>86 772 880</b>	<b>96 286 407</b>	<b>108 649 471</b>	<b>104 817 953</b>
<b>Total liabilities</b>		<b>80 547 063</b>	<b>91 302 984</b>	<b>103 403 273</b>	<b>99 685 711</b>
<b>1. Deposits, loans and other financial liabilities to central banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2. Financial liabilities for trading</b>		<b>5 162 284</b>	<b>8 425 109</b>	<b>6 856 579</b>	<b>7 180 194</b>
2.1 Negative fair value of derivatives held for trading		2 058 422	1 911 236	1 743 579	1 430 045
2.2 Liabilities from short sales		3 103 862	6 513 873	5 113 000	5 750 149
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
<b>3. Financial liabilities at fair value through profit and loss</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>4. Financial liabilities at amortised cost</b>		<b>72 689 176</b>	<b>80 479 554</b>	<b>87 439 234</b>	<b>90 952 062</b>
4.1 Deposits, loans and other financial liabilities at amortised cost		61 962 539	73 261 524	77 071 975	77 905 219
4.1.1 Deposits, loans and other financial liabilities to credit institutions at amortised cost		2 175 430	2 286 771	1 946 822	1 918 717
4.1.2 Deposits, loans and other financial liabilities to other organisations than credit institutions at amortised cost		59 746 270	70 906 526	75 069 578	75 932 480
4.1.3 Other financial liabilities at amortised cost without sector classification		40 839	68 227	55 575	54 022
4.2 Issued debt securities at amortised cost		10 726 637	5 905 285	8 937 896	11 593 357
4.3 Subordinated liabilities at amortised cost		0	1 312 745	1 429 363	1 453 486
<b>5. Financial liabilities associated with transferred assets</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>6. Negative fair value of hedging derivatives</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>7. Negative changes in fair value of hedging instruments portfolio</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8. Provisions</b>		<b>110 296</b>	<b>49 451</b>	<b>55 368</b>	<b>55 595</b>
<b>9. Tax liabilities</b>		<b>54 716</b>	<b>51 019</b>	<b>51 019</b>	<b>52 835</b>
9.1 Income tax liability		0	0	0	0
9.2 Deferred tax liability		54 716	51 019	51 019	52 835
<b>10. Other liabilities</b>		<b>2 530 591</b>	<b>2 297 852</b>	<b>9 001 073</b>	<b>1 445 024</b>
<b>11. Liabilities associated with disposal groups held for sale</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Shareholders' equity</b>		<b>6 225 816</b>	<b>4 983 423</b>	<b>5 246 198</b>	<b>5 132 241</b>
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		230 563	217 336	291 071	243 027
16. Reserve funds		156 347	156 367	156 359	156 447
17. Retained earnings (accumulated losses) from previous periods		4 382 259	2 980 671	2 980 671	2 980 671
18. Own shares		0	0	0	0
19. Profit (loss) for the current period		276 098	448 500	637 548	571 547

**Income Statement**

	TCZK	as at 31/03/2013	as at 30/06/2013	as at 30/09/2013	as at 31/12/2013
<b>1. Profit from financial and operating activities</b>		<b>522 603</b>	<b>999 800</b>	<b>1 557 432</b>	<b>2 019 927</b>
1.1 Interest and similar income		634 016	1 292 312	1 955 217	2 682 668
1.2 Interest expense and similar charges		-172 109	-367 527	-551 737	-747 225
1.3 Dividend income		0	7 600	7 600	7 600
1.4 Fee and commission income		77 922	195 690	347 503	443 213
1.5 Fee and commission expense		-25 206	-53 483	-122 758	-154 859
1.6 Realized profit (loss) from financial assets and liabilities other than at fair value through profit and loss		2 585	-17 734	-9 786	-5 869
1.7 Profit (loss) from financial assets and liabilities held for trading		20 059	-30 354	-29 751	-152 596
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		-39	-71	-87	-157
1.11 Profit (loss) from disposal of assets other than held for sale		0	0	0	0
1.12 Other operating income		901	1 183	1 465	1 748
1.13 Other operating expenses		-15 526	-27 818	-40 234	-54 595
<b>2. General administrative expenses</b>		<b>-111 171</b>	<b>-235 383</b>	<b>-355 588</b>	<b>-579 531</b>
2.1 Employee expenses		-56 317	-117 009	-179 547	-291 959
2.2 Other administrative expenses		-54 854	-118 374	-176 042	-287 572
<b>3. Depreciation</b>		<b>-14 865</b>	<b>-28 258</b>	<b>-41 260</b>	<b>-54 828</b>
<b>4. Creation of provisions</b>		<b>-1 705</b>	<b>-13 358</b>	<b>-21 340</b>	<b>-34 971</b>
<b>5. Impairment losses</b>		<b>-49 784</b>	<b>-160 092</b>	<b>-332 195</b>	<b>-567 472</b>
5.1 Impairment losses on financial assets other than at fair value through profit and loss		-49 784	-160 092	-332 195	-567 472
5.2 Impairment losses on non-financial assets		0	0	0	0
<b>6. Negative goodwill directly recognized in the income statement</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>7. Share on profit (loss) of subsidiaries, associates and joint ventures</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8. Profit (loss) from non-current assets and disposal groups</b>		<b>0</b>	<b>19</b>	<b>29</b>	<b>57</b>
<b>1-8 Profit (loss) from continuing operations</b>		<b>345 078</b>	<b>562 728</b>	<b>807 078</b>	<b>783 182</b>
<b>9. Income tax expense</b>		<b>-68 980</b>	<b>-114 228</b>	<b>-169 530</b>	<b>-211 635</b>
<b>10. Net profit for the year</b>		<b>276 098</b>	<b>448 500</b>	<b>637 548</b>	<b>571 547</b>
10.1 Net profit (loss) from continuing operations		276 098	448 500	637 548	571 547
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 31/03/2013		as at 30/06/2013		as at 30/09/2013		as at 31/12/2013	
TCZK	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	24 266 640	0	25 729 328	0	26 870 535	0	27 857 107	0
Watched	1 573 924	96 048	1 079 351	18 797	866 147	4 932	1 326 365	31 570
Sub-standard	1 711 354	184 692	2 191 176	390 905	2 353 620	443 822	1 131 241	367 583
Doubtful	36 341	26 133	25 365	7 554	364 988	22 903	1 723 739	300 704
Loss	37 019	20 719	38 146	21 846	177 789	137 085	206 940	155 139
Total	27 625 278	327 592	29 063 367	439 102	30 633 078	608 742	32 245 392	854 996

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

	as at 31/03/2013		as at 30/06/2013		as at 30/09/2013		as at 31/12/2013	
TCZK	receivables	adjustments	receivables	adjustments	receivables	adjustments	receivables	adjustments
Standard	19 969 986	0	28 310 709	0	22 571 024	0	22 154 024	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	19 969 986	0	28 310 709	0	22 571 024	0	22 154 024	0

**Total loans and receivables assessed on portfolio basis**

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

## Hedging and trading derivatives

TCZK	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

TCZK	as at 30/09/2013				as at 31/12/2013			
	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	119 768 960	119 766 551	1 636 608	1 743 579	152 108 398	151 964 970	1 467 800	1 430 045
Hedging	0	0	0	0	0	0	0	0

## Key Performance Indicators

	as at 31/03/2013	as at 30/06/2013	as at 30/09/2013	as at 31/12/2013
1. Return on Average Assets - ROAA (%)	1,36	1,03	0,93	0,60
2. Return on Average Equity - ROAE (%)	22,62	19,55	19,01	12,97
3. Assets per employee (TCZK)	454 308	488 763	543 247	526 723
4. Administrative expenses per employee (TCZK)	2 328	2 390	2 371	2 912
5. Net profit per employee (TCZK)	5 782	4 553	4 250	2 872

## Capital

TCZK	as at 31/03/2013	as at 30/06/2013	as at 30/09/2013	as at 31/12/2013
Capital adequacy ratio (%)	12,20	11,26	12,51	11,74
Tier 1	5 597 489	4 198 475	4 197 440	4 188 990
Tier 2	0	1 293 173	1 385 664	1 387 005
Tier 3	0	0	0	0
Deductible items from Tier 1 and Tier 2	0	0	0	0
Total of capital	5 597 489	5 491 648	5 583 104	5 575 995