Financial results of the bank 31 March 2012

11 May 2012

UniCredit Bank Czech Republic, a.s. Želetavská 1525/1 140 92 Praha 4



BALANCE SHEET

1-14 Total assets	Thousand CZK	31.3.2012	31.12.2011	30.9.2011	30.6.2011
1. Cash in hand and balances with central banks 7 ±85 ±14 10 ±88 ±27 5 ±78 ±38 4 ±85 ±48 5 ±90 ±97 ±10 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±91 ±90 ±90 ±91 ±90 ±90 ±91 ±90 ±90 ±90 ±90 ±90 ±90 ±90 ±90 ±90 ±90	ASSETS				
September 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000	1-14 Total assets	288 130 818	288 459 180	267 871 300	258 167 420
Defance with control banks	1. Cash in hand and balances with central banks	7 485 144	10 898 212	6 786 368	6 661 493
2. Financial assets held for trading 26 380,733 27 470,00 14 938,641 0.0 94355 Shaces held for trading 3875,415 4 971,647 4 808,776 555,600 Shaces held for trading 15 384,841 15 640,070 6 686,019 5 737,704 Bonds held for trading 7 70 3701 6 788,761 389,711 1211,171 Recensables for trading 7 70 3701 6 788,641 389,711 491,181 Recensables for trading 7 70 3701 6 786,683 387,11 491,181 Recensables for trading 1 3 389 7 078 0 0 0 Differencial Section of the trading 1 3 389 7 078 0 0 0 Shaces at fair value through profit and loss 1 110,745 1 186,683 1 2225,61 1 610,406 Shaces at fair value through profit and loss 1 10,604 0 0 0 0 Recenceables from basic at fair value through profit and loss 0 0 0 0 0 Recenceables from basic at fair value through profit and loss 1 30,648 0		1 917 292	2 170 290	1 849 614	1 700 971
Positive Intervalsion of Infervalsies held for trading	Balances with central banks	5 567 852	8 727 922	4 936 753	4 960 522
Shares Neil for training 32,888 27,288 27,281 23,115 38,937 Bandsh held for trading 15,854,011 15,669,070 9,668,019 9,678,712 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117 12,117	2. Financial assets held for trading	26 386 763	27 427 606	14 958 640	10 694 322
Search beld for trading	Positive fair value of derivatives held for trading	3 875 415	4 971 447	4 868 796	3 506 002
	Shares held for trading	32 868	27 328	23 115	38 937
Percentables from banks hadd for trading	Bonds held for trading	15 435 401	15 640 070	9 668 019	5 737 204
Secretables from other than banks held for trading	Receivables held for trading	7 043 080	6 788 761	398 711	1 412 178
Other receivables hed for tading/ 0 0 0 0 3. Financial assets at fair value through profit and loss 110 rofe 1 166 668 122 564 1 160 408 Bonds at fair value through profit and loss 1 110 745 1 168 647 1 1727 561 1 161 040 Bonds at fair value through profit and loss 0 1 168 647 1 1727 561 1 161 040 Becevables from other than banks at fair value through profit and loss 0 0 0 0 Other receivables from other than banks at fair value through profit and loss 50 1 81 72 4 700 509 4 76 818 A. Available-for-sale framacial assets 52 36 6488 50 021 817 4 700 509 4 76 818 A. Wallable-for-sale freceivables from banks 2 31 36 988 4 78 99 946 4 73 227 4 54 92 99 Available-for-sale receivables from banks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Receivables from banks held for trading	7 029 721	6 781 683	398 711	491 815
3. Financial assets at fair value through profit and loss 1 110 764 1 168 688 1 222 564 1 610 406 Shares at fair value through profit and loss 1 110 745 1 188 647 1 222 561 1 040 403 Bond at fair value through profit and loss 0 0 0 0 Receivables from other than banks at fair value through profit and loss 0 0 0 0 Other receivables at fair value through profit and loss 0 0 0 0 0 Other receivables at fair value through profit and loss 0 0 0 0 0 Other receivables at fair value through profit and loss 0 0 0 0 0 Available-for-sale fraincal assets 2 231 582 47 809 46 2 273 60 2 254 973 Available-for-sale bronds 2 0 0 0 0 0 Available-for-sale bronds 2 0 0 0 0 0 Available-for-sale bronds 2 0 0 0 0 0 0 Available-for-sale bronds 2 0	Receivables from other than banks held for trading	13 359	7 078	0	920 363
Shares at fair value through profit and loss 110 21 3 1 10 10 1 10 10 10	Other receivables held for trading	0	0	0	0
Bands at fair value through profit and loss 1 110 745 1 168 647 1 222 561 1 610 403 Loans and receivables at fair value through profit and loss 0 0 0 0 Receivables from banks at fair value through profit and loss 0 0 0 0 M. Available-for-sale financial assets 54 366 486 50 021 812 47 005 693 47 684 182 Available-for-sale shares 2 231 528 2 211 860 223 302 47 684 182 Available-for-sale receivables 0 0 0 0 0 Available-for-sale receivables from banks 0 0 0 0 0 Available-for-sale receivables from banks 0 0 0 0 0 0 Available-for-sale receivables from banks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3. Financial assets at fair value through profit and loss	1 110 764	1 168 668	1 222 564	1 610 406
Dears and receivables at fair value through profit and loss Comparison Compa	Shares at fair value through profit and loss	19	21	3	3
Receivables from banks at fair value through profit and loss	Bonds at fair value through profit and loss	1 110 745	1 168 647	1 222 561	1 610 403
Receivables from other than banks at fair value through profit and loss	Loans and receivables at fair value through profit and loss	0	0	0	0
Other receivables at fair value through profit and loss 0 0 0 0 4. Available-fro-sale financial assets 54 366 486 50 21 812 47 005 093 47 684 82 Available fro-sale financial assets 2 231 528 2 211 866 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 466 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 476 2 273 47	Receivables from banks at fair value through profit and loss	0	0	0	0
4. Available-for-sale financial assets 54 366 486 50 021 812 47 005 693 47 684 182 Available-for-sale shares 2 231 578 2 211 866 2 273 466 2 258 973 Available-for-sale bends 52 134 598 47 809 946 47 322 27 45 429 200 Available-for-sale receivables 0 0 0 0 Available-for-sale receivables from other than banks 0 0 0 0 Available-for-sale other receivables 193 908 5004 193 410 829 191 897 837 187 201 252 Non-traded bonds 193 908 5004 193 410 829 191 897 837 187 201 252 Receivables from banks 14 863 593 11 323 967 9 522 332 9739 104 Receivables from banks 177 924 425 181 73 349 181 911 029 191 897 837 187 201 252 Receivables from banks 177 924 425 181 73 349 181 911 029 191 897 837 187 201 252 Receivables from bank 177 924 425 181 73 349 181 911 029 197 104 446 Other loans and receivables 0 <	Receivables from other than banks at fair value through profit and loss	0	0	0	0
Available-for-sale shares	Other receivables at fair value through profit and loss	0	0	0	0
Available-for-sale bonds	4. Available-for-sale financial assets	54 366 486	50 021 812	47 005 693	47 684 182
Available-for-sale receivables from the than banks	Available-for-sale shares	2 231 528	2 211 866	2 273 466	2 254 973
Available-for-sale receivables from banks	Available-for-sale bonds	52 134 958	47 809 946	44 732 227	45 429 209
Available-for-sale receivables from other than banks 0 0 0 0 5. Loans and receivables 193 085 004 193 410 829 119 878 837 187 201 252 Non-traded bonds 0 0 0 0 Ecceivables 193 085 004 193 410 829 191 897 837 187 201 252 Receivables from banks 179 792 4425 181 773 349 181 1910 177 142 443 Other loans and receivables 296 986 313 513 464 476 319 705 6. Held-to-maturity financial assets 0 0 0 0 6. Held-to-maturity financial assets 0 0 0 0 Held-to-maturity receivables from banks 0 0 0 0	Available-for-sale receivables	0	0	0	0
Available-for-sale other receivables 0 0 0 0 5. Loans and receivables 193 085 004 193 10 829 191 897 837 187 201 252 Non-traded bonds 0 0 0 0 0 Loans and receivables 193 085 004 193 410 829 191 897 837 187 201 252 Receivables from banks 14 863 593 11 323 967 9 522 332 9 739 104 Receivables from banks 177 924 425 181 773 349 181 911 029 177 142 443 Other loans and receivables 296 986 313 513 464 476 319 705 6. Held-to-maturity freceivables 0 0 0 0 0. Held-to-maturity receivables 0 0 0 0 1 Held-to-maturity receivables from banks 0 0 0 0 1 Held-to-maturity receivables from other than banks 0 0 0 0 1 Held-to-maturity receivables from other than banks 0 0 0 0 1 Held-to-maturity receivables 0 0 0	Available-for-sale receivables from banks	0	0	0	0
5. Loans and receivables 193 085 004 193 410 829 191 897 837 187 201 252 Non-taded bonds 193 00 0 0 0 Loans and receivables 193 085 004 193 410 829 191 897 837 187 201 252 Receivables from banks 114 863 593 113 239 67 95 223 32 9 739 104 Receivables from other than banks 177 924 425 181 773 349 181 911 029 177 142 443 Other loans and receivables 296 986 313 513 464 476 319 705 6. Held-to-maturity fraincial assets 0 0 0 0 Held-to-maturity receivables 0 0 0 0 Held-to-maturity receivables from other than banks 0 0 0 0 Held-to-maturity receivables from other than banks 0 0 0 0 Held-to-maturity terceivables from other than banks 0 0 0 0 Held-to-maturity terceivables from other than banks 0 0 0 0 Held-to-maturity receivables from other than banks 0	Available-for-sale receivables from other than banks	0	0	0	0
Non-traded bonds	Available-for-sale other receivables	0	0	0	0
Dams and receivables 193 085 004 193 410 829 191 897 837 187 201 252	5. Loans and receivables	193 085 004	193 410 829	191 897 837	187 201 252
Receivables from banks 14 863 593 11 323 967 9 522 332 9 739 104 Receivables from other than banks 177 924 425 181 773 349 181 911 029 177 142 443 Other loans and receivables 296 986 313 513 464 476 319 705 6. Held-to-maturity financial assets 0 0 0 0 0 Held-to-maturity proceivables 0 0 0 0 0 Held-to-maturity receivables from banks 0 0 0 0 Held-to-maturity receivables from other than banks 0 0 0 0 Held-to-maturity other receivables from other than banks 0 0 0 0 Held-to-maturity other receivables from other than banks 0 0 0 0 0 Held-to-maturity other receivables from other than banks 0 0 0 0 0 Held-to-maturity receivables from other than banks 0 0 0 0 0 Held-to-maturity receivables from other than banks 0 0 0 0	Non-traded bonds	0	0	0	0
Receivables from other than banks 177 924 425 181 773 349 181 911 029 177 142 443 Other loans and receivables 296 986 313 513 464 476 319 705 6. Held-to-maturity financial assets 0 0 0 0 Held-to-maturity bonds 0 0 0 0 Held-to-maturity receivables 0 0 0 0 Held-to-maturity receivables from other than banks 0 0 0 0 Held-to-maturity receivables from other than banks 0 0 0 0 0 Held-to-maturity receivables from other than banks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <td< td=""><td>Loans and receivables</td><td>193 085 004</td><td>193 410 829</td><td>191 897 837</td><td>187 201 252</td></td<>	Loans and receivables	193 085 004	193 410 829	191 897 837	187 201 252
Other loans and receivables 296 986 313 513 464 476 319 705 6. Held-to-maturity financial assets 0 0 0 0 Held-to-maturity proceivables 0 0 0 0 Held-to-maturity receivables from banks 0 0 0 0 Held-to-maturity receivables from banks 0 0 0 0 Held-to-maturity other receivables from other than banks 0 0 0 0 Hedging derivatives with positive fair value 3 426 231 3 12 877 3 459 625 2 008 947 Hedging derivatives with positive fair value - fair value hedge 0 0 0 0 0 Hedging derivatives with positive fair value - cash flow hedge 0 0 0 0 0 Hedging derivatives with positive fair value - interest rate risk hedge - fair value 533 222 536 415 657 406 477 687 Hedging derivatives with positive fair value - interest rate risk hedge - cash flow 2 893 100 2 776 461 2 802 218 1 531 60 Hedging derivatives with positive fair value - interest rate risk hedg	Receivables from banks	14 863 593	11 323 967	9 522 332	9 739 104
6. Held-to-maturity financial assets 0 0 0 0 Held-to-maturity bonds 0 0 0 0 Held-to-maturity receivables 0 0 0 0 Held-to-maturity receivables from banks 0 0 0 0 Held-to-maturity receivables from other than banks 0 0 0 0 Held-to-maturity other receivables from other than banks 0 0 0 0 Held-to-maturity other receivables from other than banks 0 0 0 0 Held-to-maturity other receivables from other than banks 0 0 0 0 Held-to-maturity other receivables from other than banks 0 0 0 0 Held-to-maturity other receivables from other than banks 0 0 0 0 Held-to-maturity receivables from other than banks 0 0 0 0 Held-to-maturity other receivables fair value chanbeated than banks 0 0 0 0 Hedging derivatives with positive fair value chair cash flow hedge 0	Receivables from other than banks	177 924 425	181 773 349	181 911 029	177 142 443
Held-to-maturity bonds 0	Other loans and receivables	296 986	313 513	464 476	319 705
Held-to-maturity receivables from banks	6. Held-to-maturity financial assets	0	0	0	0
Held-to-maturity receivables from banks	Held-to-maturity bonds	0	0	0	0
Held-to-maturity receivables from other than banks	Held-to-maturity receivables	0	0	0	0
Held-to-maturity other receivables	Held-to-maturity receivables from banks	0	0	0	0
7. Hedging derivatives with positive fair value 3 426 231 3 312 877 3 459 625 2 008 947 Hedging derivatives with positive fair value - fair value hedge 0 0 0 0 Hedging derivatives with positive fair value - cash flow hedge 0 0 0 0 Hedging derivatives with positive fair value - hedge of a net investment in a foreign operation 0 0 0 0 Hedging derivatives with positive fair value - interest rate risk hedge - fair value 533 222 536 415 657 406 477 687 Hedging derivatives with positive fair value - interest rate risk hedge - cash flow 2 893 010 2 776 461 2 802 218 1 531 260 8. Positive fair value changes of the hedged items in portfolio hedge 0 0 0 0 0 9. Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Investment property 0 0 0 0 0 10. Intangible assets 89 105 221 338 11. Participation interests 240 240 240	Held-to-maturity receivables from other than banks	0	0	0	0
Hedging derivatives with positive fair value - fair value hedge 0 0 0 0 Hedging derivatives with positive fair value - cash flow hedge 0 0 0 0 Hedging derivatives with positive fair value - hedge of a net investment in a foreign operation 0 0 0 Hedging derivatives with positive fair value - interest rate risk hedge - fair value 533 222 536 415 657 406 477 687 Hedging derivatives with positive fair value - interest rate risk hedge - cash flow 2 893 010 2 776 461 2 802 218 1 531 260 8. Positive fair value changes of the hedged items in portfolio hedge 0 0 0 0 9. Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Investment property 0 0 0 0 0 10. Intangible assets 89 105 221 338 Goodwill 0 0 0 0 0ther intangible assets 89 105 221	Held-to-maturity other receivables	0	0	0	0
Hedging derivatives with positive fair value - cash flow hedge 0 0 0 0 Hedging derivatives with positive fair value - hedge of a net investment in a foreign operation 0 0 0 0 Hedging derivatives with positive fair value - interest rate risk hedge - fair value 533 222 536 415 657 406 477 687 Hedging derivatives with positive fair value - interest rate risk hedge - cash flow 2 893 010 2 776 461 2 802 218 1 531 260 8. Positive fair value changes of the hedged items in portfolio hedge 0 0 0 0 0 9. Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Investment property 0 0 0 0 0 10. Intangible assets 89 105 221 338 60odwill 0 0 0 0 0ther intangible assets 89 105 221 338 11. Participation interests 240 240	7. Hedging derivatives with positive fair value	3 426 231	3 312 877	3 459 625	2 008 947
Hedging derivatives with positive fair value - hedge of a net investment in a foreign operation 0 0 0 0 Hedging derivatives with positive fair value - interest rate risk hedge - fair value 533 222 536 415 657 406 477 687 Hedging derivatives with positive fair value - interest rate risk hedge - cash flow 2 893 010 2 776 461 2 802 218 1 531 260 8. Positive fair value changes of the hedged items in portfolio hedge 0 0 0 0 9. Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Property, plant and equipment property 0 0 0 0 0 10. Intangible assets 89 105 221 338 Goodwill 0 0 0 0 0 0ther intangible assets 89 105 221 338 11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivable 261 000 261 000 264 568 135 438	Hedging derivatives with positive fair value - fair value hedge	0	0	0	0
Hedging derivatives with positive fair value - interest rate risk hedge - fair value 533 222 536 415 657 406 477 687 Hedging derivatives with positive fair value - interest rate risk hedge - cash flow 2 893 010 2 776 461 2 802 218 1 531 260 8. Positive fair value changes of the hedged items in portfolio hedge 0 0 0 0 9. Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Investment property 0 0 0 0 0 0 10. Intangible assets 89 105 221 338 Goodwill 0 0 0 0 0 Other intangible assets 89 105 221 338 11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivable 261 000 261 000 264 568 135 438	Hedging derivatives with positive fair value - cash flow hedge	0	0	0	0
Hedging derivatives with positive fair value - interest rate risk hedge - cash flow 2 893 010 2 776 461 2 802 218 1 531 260 8. Positive fair value changes of the hedged items in portfolio hedge 0 0 0 0 9. Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Investment property 0 0 0 0 0 0 10. Intangible assets 89 105 221 338 Goodwill 0 0 0 0 Other intangible assets 89 105 221 338 11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivables 0 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725	Hedging derivatives with positive fair value - hedge of a net investment in a foreign	operation 0	0	0	0
8. Positive fair value changes of the hedged items in portfolio hedge 0 0 0 0 9. Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Investment property 0 0 0 0 0 10. Intangible assets 89 105 221 338 Goodwill 0 0 0 0 0 Other intangible assets 89 105 221 338 11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivables 0 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400	Hedging derivatives with positive fair value - interest rate risk hedge - fair value	533 222	536 415	657 406	477 687
9. Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Investment property 0 0 0 0 0 10. Intangible assets 89 105 221 338 Goodwill 0 0 0 0 0 Other intangible assets 89 105 221 338 11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivables 0 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400			2 776 461	2 802 218	1 531 260
Property, plant and equipment 1 122 438 1 122 178 1 004 720 971 482 Investment property 0 0 0 0 0 10. Intangible assets 89 105 221 338 Goodwill 0 0 0 0 0 Other intangible assets 89 105 221 338 11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivables 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400	8. Positive fair value changes of the hedged items in portfolio hedge	9 0	0	0	0
Investment property 0 0 0 0 10. Intangible assets 89 105 221 338 Goodwill 0 0 0 0 0 Other intangible assets 89 105 221 338 11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivables 0 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400	9. Property, plant and equipment	1 122 438	1 122 178	1 004 720	971 482
10. Intangible assets 89 105 221 338 Goodwill 0 0 0 0 0 Other intangible assets 89 105 221 338 11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivables 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400	Property, plant and equipment	1 122 438	1 122 178	1 004 720	971 482
Goodwill 0 0 0 0 0ther intangible assets 89 105 221 338 11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivables 0 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400	Investment property	0	0	0	0
Other intangible assets 89 105 221 338 11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivables 0 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400		89	105	221	338
11. Participation interests 240 240 240 240 12. Tax receivables 261 000 261 000 264 568 135 438 Income tax receivables 0 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400		0	0	0	0
12. Tax receivables 261 000 264 568 135 438 Income tax receivables 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400	Other intangible assets	89	105	221	338
Income tax receivables 0 0 0 0 Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400		240	240	240	240
Deferred tax receivable 261 000 261 000 264 568 135 438 13. Other assets 849 751 749 725 660 903 589 400	12. Tax receivables	261 000	261 000	264 568	135 438
13. Other assets 849 751 749 725 660 903 589 400	Income tax receivables	0	0	0	0
13. Other assets 849 751 749 725 660 903 589 400	Deferred tax receivable	261 000	261 000	264 568	135 438
14. Non-current assets and disposal groups held for sale36 90885 929609 921609 921	13. Other assets	849 751	749 725	660 903	589 400
	14. Non-current assets and disposal groups held for sale	36 908	85 929	609 921	609 921

Thousand CZK	31.3.2012	31.12.2011	30.9.2011	30.6.2011
LIABILITIES AND EQUITY				
1-19 Total liabilities and equity	288 130 818	288 459 180	267 871 300	258 167 420
1-11 Total liabilities	254 164 471	255 363 360	234 765 922	226 275 295
Deposits and other financial liabilities from central banks	0	0	0	0
2. Financial liabilities held for trading	32 620 504	30 192 583	13 859 348	11 026 012
Negative fair value of derivatives held for trading	3 386 543	4 096 435	4 131 228	2 701 190
Liabilities from short sales	602 403	1 392 215	364 073	422 440
Deposits and other financial liabilities held for trading	28 631 558	24 703 934	9 364 047	7 902 381
Deposits and other financial liabilities from banks held for trading	10 516 465	7 875 649	2 861 134	1 246 120
Deposits and other financial liabilities from other than banks held for trading	18 115 093	16 828 284	6 502 913	6 656 262
Other deposits and financial liabilities held for trading	0	0	0	0
Issued debt securities with short-term redemption	0	0	0	0
3. Financial liabilities at fair value through profit and loss	0	0	0	0
Deposits and other financial liabilities at fair value through profit and loss	0	0	0	0
Deposits and other financial liabilities from banks at fair value through profit and	loss 0	0	0	0
Deposits and other financial liabilities from other than banks at fair value through pro		0	0	0
Other deposits and financial liabilities at fair value through profit and loss	0	0	0	0
Issued debt securities at fair value through profit and loss	0	0	0	0
Subordinated liabilities at fair value through profit and loss	0	0	0	0
4. Financial liabilities at amortised cost	212 946 186	218 019 547	211 389 939	207 986 261
Deposits and other financial liabilities at amortised cost	169 407 318	170 332 739	162 991 177	163 141 307
Deposits and other financial liabilities from banks at amortised cost	22 445 320	24 559 935	21 867 339	22 708 615
Deposits and other financial liabilities from other than banks at amortised cost	146 848 514	145 617 367	140 940 701	140 275 268
Other deposits and financial liabilities at amortised cost	113 484	155 436	183 137	157 424
Issued debt securities at amortised cost	43 538 868	47 686 808	48 398 762	44 844 954
Subordinated liabilities at amortised cost	0	0	0	0
5. Financial liabilities associated with transferred assets	0	0	0	0
6. Hedging derivatives with negative fair value	2 025 964	2 513 224	2 023 258	1 309 865
Hedging derivatives with negative fair value - fair value hedge	0	0	0	1 307 809
Hedging derivatives with negative fair value - cash flow hedge	0	0	0	0
Hedging derivatives with negative fair value - hedge of a net investment in a foreign		0	0	0
Hedging derivatives with negative fair value - interest rate risk hedge - fair value		679 841	584 901	281 747
Hedging derivatives with negative fair value - interest rate risk hedge - cash flow		1 833 383	1 438 357	1 028 118
7. Negative fair value changes of the hedged items in portfolio hed		0	0	0
8. Provisions	1 193 768	1 128 476	514 459	604 744
Provisions for restructuring costs	0	1 120 470	0	004 744
Provisions for claims and litigation	77 882	88 323	88 323	86 629
Provisions for retirements and similar liabilities	0	0 0 0 0	0	0
Provisions for off-balance sheet items	700 846	640 504	366 556	458 535
Provisions for onerous contracts	700 040	040 304	0.00	0
Other provisions	415 041	399 649	59 581	59 581
9. Tax liabilities	393 760	393 760	423 865	0
Income tax liabilities	0	0	0	0
Deferred tax liabilities	393 760	393 760	423 865	0
10. Other liabilities	4 984 290	3 115 770	6 555 052	5 348 412
Share capital of associations repayable on demand	0	0	0 333 032	0
11. Liabilities associated with non-current assets held for sale	0	0	0	0
12-19 Total equity	33 966 347	33 095 820	33 105 377	31 892 125
12. Issued capital	8 749 716	8 749 716	8 749 716	8 749 716
Paid issued capital	8 749 716	8 749 716	8 749 716	8 749 716
Unpaid issued capital	0 749 710	0 0	0	0 749 716
13. Share premium	3 482 716	3 482 716	3 482 716	3 482 716
14. Other capital funds	3 482 7 16	3 482 716	3 482 716	
Capital part of financial instruments	37 142	37 142		37 142
Other capital funds	37 142	37 142	37 142	37 142
15. Reserves for revaluation	1 667 051	1 487 236	1 875 475	762 049
Property, plant and equipment	0 1 667 051	1 487 236	1 8/5 4/5	762 049
Intangible assets	0	0	0	0

Hedge of a net investment in a foreign operation	0	0	0	0
Cash flow hedge	760 874	888 082	930 594	232 866
Available-for-sale financial assets	906 177	599 153	944 882	529 183
Non-current assets and disposal groups held for sale	0	0	0	0
Other revaluation reserves	0	0	0	0
16. Reserve funds	2 999 739	2 999 739	2 999 739	2 999 739
17. Retained earnings	16 339 272	15 192 761	15 192 761	15 192 761
18. Own shares	0	0	0	0
19. Profit for the current period	690 711	1 146 510	767 828	668 002

INCOME STATEMENT

Thousand CZK	31.3.2012	31.12.2011	30.9.2011	30.6.2011
1. Profit from financial and operating activities	2 293 682	9 618 848	7 075 801	4 663 955
Interest income	2 247 199	9 374 619	6 991 182	4 281 605
ÚInterest income from balances held with central banks	7 045	32 515	23 759	17 039
Interest income from financial assets held for trading	57 173	148 971	99 080	67 990
Interest income from financial assets at fair value through profit and loss	11 509	71 462	59 634	41 530
Interest income from available-for-sale financial assets	382 990	1 686 120	1 258 126	637 300
Interest income from loans and other receivables	1 742 656	7 052 891	5 198 225	3 344 242
Interest income from held-to-maturity financial assets	0	0	0	0
Profit from hedging interest derivatives	45 818	382 458	352 198	173 402
Interest income from other assets	8	203	160	102
Interest expense	-632 406	-2 888 084	-2 183 827	-1 123 852
Interest expense from deposits and other financial liabilities from central banks	0	0	0	0
Interest expense from financial liabilities held for trading	-44 235	-88 393	-59 729	-39 534
Interest expense from financial liabilities at fair value through profit and loss	0	0	0	0
Interest expense from financial liabilities at amortised cost	-558 275	-2 408 599	-1 810 656	-1 058 446
Loss from hedging interest derivatives	-29 896	-391 092	-313 442	-25 872
Interest expense from other liabilities	0	0	0	0
Expenses from issued capital paid on demand	0	0	0	0
Dividend income	1	61 030	606	0
Dividends from financial assets held for trading	1	1	1	0
Dividends from financial assets at fair value through profit and loss	0	0	0	0
Dividends from available-for-sale financial assets	0	60 424	0	0
Dividends from participation interests	0	605	605	0
Fee and commission income	644 996	3 442 556	2 495 735	1 565 864
Fees and commissions from operations with financial instruments for customers	33 104	46 279	38 374	26 016
Fees and income from services connected with emissions	25 744	2 385	2 385	2 385
Fees and income from operations with financial instruments	7 337	41 505	35 061	23 001
Fees and commissions from consultancy	24	2 389	928	629
Fees and commissions from clearing and settlement	0	0	0	0
Fees and commissions from asset management	0	0	0	0
Fees and commissions from custody services	43 275	198 078	144 735	94 485
Fees and commissions from loan commitments and guarantees	59 814	230 655	172 321	112 318
Fees and commissions from payments	399 462	1 599 820	1 159 295	753 737
Fees and commissions from structured financing	0	0	0	0
Fees and commissions from securitisation	0	0	0	0
Fees and commissions from other services	109 340	1 367 724	981 010	579 307
Fee and commission expense	-185 961	-651 597	-462 708	-238 578
Fees and commissions for operations with financial instruments	-14 608	-11 963	-8 592	-5 689
Fees and commissions for asset management	0	0	0	0
Fees and commissions for custody services	-12 494	-50 779	-32 535	-19 713
Fees and commissions for clearing and settlement	0	0	0	0
Fees and commissions for securitisation	0	0	0	0
Fees and commissions for other services	-158 860	-588 855	-421 582	-213 175
Realised gain/loss from financial assets and liabilities not at fair value through profit and	loss -34 971	83 484	80 720	65 548

Gain (loss) from available-for-sale financial assets	-36 508	80 451	80 027	64 892
Gain (loss) from loans and other receivables	-501	-1 642	-1 135	-1 135
Gain (loss) from held-to-maturity financial investments	0	0	0	0
Gains (loss) from financial liabilities at amortised cost	2 037	4 676	1 828	1 791
Gain (loss) from other liabilities	0	0	0	0
Gain (loss) from financial assets and liabilities held for trading	92 027	380 348	238 563	126 308
Gain (loss) from equity instruments and equity derivatives	-422	-2 499	-1 592	2 562
Gain (loss) from interest rate instruments (including interest rate derivatives)	38 864	242 588	192 849	160 507
Gain (loss) from currency instruments (including currency derivatives)	52 258	138 354	47 060	-36 898
Gain (loss) from credit instruments (including credit derivatives)	1 234	-1 188	0	0
Gain (loss) from commodities and commodity derivatives	93	3 093	246	136
Gain (loss) from other instruments including hybrid	0	0	0	0
Gain (loss) from financial assets and liabilities at fair value through profit and los	SS 2 555 0	-19 264 0	-14 125 0	-17 056
Gain (loss) from hedge accounting Foreign exchange differences				75.255
	206 221	-6 362	49 590	75 255
Gain (loss) from derecognition of assets other than held for sale	2 251	4 847	-346	0
Other operating income Other operating expense	8 035	54 736	35 667	30 513 -101 653
General administrative expenses	-56 265 -1 056 940	-217 466 -4 160 980	-155 255 -3 230 668	-2 108 066
Personnel expenses Wages and salaries	-482 117	-1 821 745	-1 508 616	-985 127
Social and health insurance	-330 927	-1 239 653	-1 065 289 -328 207	-692 430
Pension insurance and similar expenses	-110 621 -1 962	-377 104 -10 047	-328 207 -6 629	-219 188
Temporary staff expenses	-1 802	-10 047	-5 172	-4 367 -3 191
Bonuses - own capital instruments	0	-7 103	-5 1/2	-5 191
Other personnel expenses	-36 805	-187 776	-103 320	-65 950
Other administrative expenses	-574 823	-2 339 235	-103 320	-1 122 939
Advertising	-48 354	-318 397	-193 247	-139 740
Advisory services	-16 712	-76 774	-49 261	-30 186
Information technologies	-7 349	-88 133	-34 630	-15 473
Outsourcing	-249 056	-992 786	-769 310	-540 830
Rent	-70 472	-281 133	-197 732	-117 254
Other administrative expenses	-182 879	-582 013	-477 872	-279 456
3. Depreciation and amortisation	-31 962	-127 341	-98 304	-70 718
Depreciation of property, plant and equipment	-31 946	-126 875	-97 955	-70 485
Depreciation of investment property	0	0	0	0
Amortisation of intangible assets	-16	-466	-349	-233
4. Creation of provisions	-111 505	-419 915	194 209	103 923
5. Impairment losses	-285 444	-3 977 774	-3 085 409	-1 793 945
Impairment losses on financial assets not at fair value through profit and loss	-285 444	-3 966 332	-3 096 583	-1 802 047
Impairment losses on financial assets at cost	0	0	0	0
Impairment losses on available-for-sale financial assets	86 229	-2 722 626	-2 069 673	-1 065 340
Impairment losses on loans and other receivables	-371 673	-1 243 706	-1 026 910	-736 707
Impairment losses on held-to-maturity financial assets	0	0	0	0
Impairment losses on non-financial assets	0	-11 442	11 174	8 102
Impairment losses on property, plant and equipment	0	-11 442	11 174	8 102
Impairment losses on investment property	0	0	0	0
Impairment losses on goodwill	0	0	0	0
Impairment losses of intangible assets	0	0	0	0
Impairment losses on participation interests	0	0	0	0
Impairment losses on other non-financial assets	0	0	0	0
6. Negative goodwill immediately included in the income statement	0	0	0	0
7. Share on profit or loss of participation interests	0	0	0	0
8. Profit or loss from non-current assets and disposal groups	34 500	402 033	0	0
1-8 Profit or loss from continuing operations before taxes	842 331	1 334 870	855 628	795 149
9. Income tax	-151 620	-188 359	-87 800	-127 147
Profit or loss from continuing operations after tax	690 711	1 146 510	767 828	668 002
Profit or loss from discontinued operations after tax	0	0	0	0
10. Profit or loss after tax	690 711	1 146 510	767 828	668 002
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