

## BALANCE SHEET AT 30 SEPTEMBER 2015

according to International Financial Reporting Standards (IFRS)

Item	Line	in thousand of CZK
<b>ASSETS</b>		
Cash and balances with central bank	1	2 253 139
Financial instruments held for trading	2	2 534
Financial instruments available-for-sale	4	5 025 567
Loans and receivables	5	84 299 790
Financial instruments held-to-maturity	6	1 239 624
Hedging derivatives with positive fair value	7	0
Equipment	9	29 233
Intangible assets	10	41 335
Current income tax assets	11	295 085
Deferred income tax assets	12	104 227
Other assets	13	554 440
<b>TOTAL ASSETS</b>	<b>15</b>	<b>93 844 974</b>
<b>LIABILITIES</b>		
Payables to central banks	16	0
Financial liabilities held for trading	17	304 630
Financial liabilities held at amortized cost	19	86 077 925
Hedging derivatives with negative fair value	21	1 489 983
Provisions	23	50 495
Current income tax liabilities	24	0
Deferred income tax liabilities	25	0
Other liabilities	26	644 749
<b>Total liabilities</b>	<b>28</b>	<b>88 567 782</b>
<b>CAPITAL AND FUNDS</b>		
Share capital	29	4 000 000
Revaluation reserve	32	-299 083
Statutory reserve	33	1 316 844
Retained earnings of previous years	34	0
Profit of current year	36	259 432
<b>Total share capital and funds</b>	<b>37</b>	<b>5 277 192</b>
<b>TOTAL LIABILITIES AND SHAREHOLDER'S FUNDS</b>	<b>38</b>	<b>93 844 974</b>

ING. Karel Bureš  
Chairman of the Board of Directors

