

# Non-consolidated financial results of the bank 30 June 2015

11 August 2015

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



**BALANCE SHEET**

Thousand CZK

6/30/2015

<b>ASSETS</b>	
<b>TOTAL ASSETS</b>	534 265 115
<b>Cash and cash balances at central banks</b>	7 914 769
Cash on hand	3 162 510
Cash balances at central banks	3 440 959
Other demand deposits	1 311 300
<b>Financial assets held for trading</b>	9 415 384
Derivatives	6 122 582
Equity instruments	0
Debt securities	3 292 803
Loans and advances	0
<b>Financial assets designated at fair value through profit or loss</b>	2 324 791
Equity instruments	19
Debt securities	2 324 772
Loans and advances	0
<b>Available-for-sale financial assets</b>	95 020 147
Equity instruments	4 781
Debt securities	95 015 366
Loans and advances	0
<b>Loans and receivables</b>	404 215 038
Debt securities	0
Loans and advances	404 215 038
<b>Held-to-maturity investments</b>	182 456
Debt securities	182 456
Loans and advances	0
<b>Derivatives – Hedge accounting</b>	4 722 222
<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	0
<b>Investments in subsidiaries, joint ventures and associates</b>	3 983 285
<b>Tangible assets</b>	2 084 657
Property, Plant and Equipment	2 084 657
Investment property	0
<b>Intangible assets</b>	159 859
Goodwill	0
Other intangible assets	159 859
<b>Tax assets</b>	889 599
Current tax assets	68 283
Deferred tax assets	821 316
<b>Other assets</b>	3 352 908
<b>Non-current assets and disposal groups classified as held for sale</b>	0

Thousand CZK

6/30/2015

<b>LIABILITIES AND EQUITY</b>	
TOTAL LIABILITIES AND EQUITY	534 265 115
TOTAL LIABILITIES	479 001 402
Financial liabilities held for trading	7 296 800
Derivatives	5 661 274
Short positions	1 635 526
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities measured at amortised cost	453 391 321
Deposits	374 579 319
Debt securities issued	78 808 878
Other financial liabilities	3 124
Derivatives – Hedge accounting	3 109 390
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	1 203 494
Pensions and other post employment defined benefit obligations	0
Other long term employee benefits	0
Restructuring	14 272
Pending legal issues and tax litigation	54 889
Commitments and guarantees given	1 126 475
Other provisions	7 858
Tax liabilities	1 163 098
Current tax liabilities	668 886
Deferred tax liabilities	494 211
Share capital repayable on demand	0
Other liabilities	12 837 299
Liabilities included in disposal groups classified as held for sale	0
TOTAL EQUITY	55 263 714
Capital	8 754 618
Paid up capital	8 754 618
Unpaid capital which has been called up	0
Share premium	3 494 809
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	0
Accumulated other comprehensive income	4 064 735
Items that will not be reclassified to profit or loss	0
Tangible assets	0
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	0
Non-current assets and disposal groups classified as held for sale	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	0
Items that may be reclassified to profit or loss	4 064 735
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	606 577
Hedging derivatives. Cash flow hedges [effective portion]	1 426 771
Available-for-sale financial assets	2 031 387
Non-current assets and disposal groups classified as held for sale	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	0
Retained earnings	21 119 289
Revaluation reserves	0
Other reserves	15 021 615

Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	0
Other	15 021 615
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	2 808 648
(-) Interim dividends	0
Minority interests	0
Accumulated Other Comprehensive Income	0
Other items	0

## INCOME STATEMENT

Thousand CZK

6/30/2015

<b>Interest income</b>	5 859 024
Financial assets held for trading	18 244
Financial assets designated at fair value through profit or loss	6 034
Available-for-sale financial assets	809 998
Loans and receivables	4 623 385
Held-to-maturity investments	4 802
Derivatives - Hedge accounting, interest rate risk	396 560
Other assets	2
<b>Interest expenses</b>	1 267 815
Financial liabilities held for trading	15
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 122 737
Derivatives - Hedge accounting, interest rate risk	145 063
Other liabilities	0
<b>Expenses on share capital repayable on demand</b>	0
<b>Dividend income</b>	1
Financial assets held for trading	0
Financial assets designated at fair value through profit or loss	1
Available-for-sale financial assets	0
<b>Fee and commission income</b>	2 399 523
<b>Fee and commission expenses</b>	568 938
<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	-5 460
Available-for-sale financial assets	0
Loans and receivables	711
Held-to-maturity investments	0
Financial liabilities measured at amortised cost	-6 171
Other	0
<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	1 340 314
<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>	-5 155
<b>Gains or (-) losses from hedge accounting, net</b>	-5 337
<b>Exchange differences [gain or (-) loss], net</b>	-211 277
<b>Gains or (-) losses on derecognition of non financial assets, net</b>	-7 511
<b>Other operating income</b>	35 058
<b>Other operating expenses</b>	15 517
<b>TOTAL OPERATING INCOME, NET</b>	7 546 911
<b>Administrative expenses</b>	3 381 348
Staff expenses	1 443 891
Other administrative expenses	1 937 457
<b>Depreciation</b>	115 388
Property, Plant and Equipment	113 875
Investment Properties	0
Other intangible assets	1 513
<b>Provisions or (-) reversal of provisions</b>	-60 082
Commitments and guarantees given	-28 935

Other provisions	-31 147
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	611 029
Financial assets measured at cost	0
Available-for-sale financial assets	0
Loans and receivables	611 029
Held to maturity investments	0
Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Impairment or (-) reversal of impairment on non-financial assets	-535
Property, plant and equipment	-636
Investment properties	0
Goodwill	0
Other intangible assets	0
Other	101
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>3 499 762</b>
Tax expense or (-) income related to profit or loss from continuing operations	691 114
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2 808 648</b>
Profit or (-) loss after tax from discontinued operations	0
Profit or (-) loss before tax from discontinued operations	0
Tax expense or (-) income related to discontinued operations	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2 808 648</b>
Attributable to minority interest	
Attributable to owners of the parent	