

Financial results of the bank 30 September 2014

12 November 2014

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



BALANCE SHEET

Thousand CZK

9/30/2014

ASSETS	
TOTAL ASSETS	479 194 746
Cash and cash balances at central banks	8 319 181
Cash on hand	2 935 121
Cash balances at central banks	4 379 442
Other demand deposits	1 004 618
Financial assets held for trading	16 447 875
Derivatives	11 273 757
Equity instruments	10 124
Debt securities	5 163 994
Loans and advances	0
Financial assets designated at fair value through profit or loss	419 590
Equity instruments	19
Debt securities	419 571
Loans and advances	0
Available-for-sale financial assets	84 526 670
Equity instruments	5 158 374
Debt securities	79 368 296
Loans and advances	0
Loans and receivables	354 298 735
Debt securities	151 173
Loans and advances	354 147 563
Held-to-maturity investments	186 636
Debt securities	186 636
Loans and advances	0
Derivatives – Hedge accounting	5 352 539
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	3 781 561
Tangible assets	2 107 773
Property, Plant and Equipment	2 107 773
Investment property	0
Intangible assets	6 224
Goodwill	0
Other intangible assets	6 224
Tax assets	1 034 636
Current tax assets	20 197
Deferred tax assets	1 014 438
Other assets	2 713 326
Non-current assets and disposal groups classified as held for sale	0

Thousand CZK

9/30/2014

LIABILITIES AND EQUITY	
TOTAL LIABILITIES AND EQUITY	479 194 746
TOTAL LIABILITIES	424 457 154
Financial liabilities held for trading	11 977 413
Derivatives	10 854 135
Short positions	1 123 278
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	398 048 827
Deposits	346 380 464
Debt securities issued	51 665 294
Other financial liabilities	3 069
Derivatives – Hedge accounting	3 286 989
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	1 746 951
Pensions and other post employment defined benefit obligations	0
Other long term employee benefits	0
Restructuring	59 127
Pending legal issues and tax litigation	156 361
Commitments and guarantees given	1 210 089
Other provisions	321 374
Tax liabilities	1 157 979
Current tax liabilities	87 109
Deferred tax liabilities	1 070 870
Share capital repayable on demand	0
Other liabilities	8 238 995
Liabilities included in disposal groups classified as held for sale	0
TOTAL EQUITY	54 737 591
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	5 319 476
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	5 319 476
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	721 563
Hedging derivatives. Cash flow hedges [effective portion]	1 839 836
Available-for-sale financial assets	2 758 076
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	18 939 567
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	3 207 508
(-) Interim dividends	0
Minority interests	0
Accumulated Other Comprehensive Income	0
Other items	0

INCOME STATEMENT

Thousand CZK

9/30/2014

Interest income	8 878 586
Financial assets held for trading	26 105
Financial assets designated at fair value through profit or loss	11 318
Available-for-sale financial assets	1 114 871
Loans and receivables	7 104 482
Held-to-maturity investments	9 165
Derivatives - Hedge accounting, interest rate risk	612 625
Other assets	20
Interest expenses	2 161 884
Financial liabilities held for trading	7 217
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 967 728
Derivatives - Hedge accounting, interest rate risk	186 939
Other liabilities	0
Expenses on share capital repayable on demand	0
Dividend income	685
Financial assets held for trading	99
Financial assets designated at fair value through profit or loss	1
Available-for-sale financial assets	586
Fee and commission income	3 330 611
Fee and commission expenses	799 786
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-70 724
Available-for-sale financial assets	-65 238
Loans and receivables	-661
Held-to-maturity investments	0
Financial liabilities measured at amortised cost	-4 825
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	983 262
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-5 163
Gains or (-) losses from hedge accounting, net	-12 635
Exchange differences [gain or (-) loss], net	167 376
Gains or (-) losses on derecognition of non financial assets, net	-4 232
Other operating income	58 525
Other operating expenses	29 737
TOTAL OPERATING INCOME, NET	10 334 884
Administrative expenses	4 944 775
Staff expenses	2 126 813
Other administrative expenses	2 817 962
Depreciation	163 797
Property, Plant and Equipment	159 502
Investment Properties	0
Other intangible assets	4 294
Provisions or (-) reversal of provisions	177 988
Commitments and guarantees given	99 199

Other provisions	78 789
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	1 398 869
Financial assets measured at cost	0
Available-for-sale financial assets	88 451
Loans and receivables	1 310 419
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	-251 548
Property, plant and equipment	-250 372
Investment properties	0
Goodwill	0
Other intangible assets	0
Other	-1 176
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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3 901 003
Tax expense or (-) income related to profit or loss from continuing operations	693 496
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3 207 508
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
PROFIT OR (-) LOSS FOR THE YEAR	3 207 508
Attributable to minority interest	
Attributable to owners of the parent	