

# Financial results of the bank 31 December 2014

12 May 2015

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



## BALANCE SHEET

Thousand CZK

12/31/2014

<b>ASSETS</b>	
<b>TOTAL ASSETS</b>	480 909 673
<b>Cash and cash balances at central banks</b>	9 749 110
Cash on hand	3 432 485
Cash balances at central banks	5 795 385
Other demand deposits	521 240
<b>Financial assets held for trading</b>	11 720 043
Derivatives	7 383 078
Equity instruments	0
Debt securities	4 336 966
Loans and advances	0
<b>Financial assets designated at fair value through profit or loss</b>	1 272 248
Equity instruments	19
Debt securities	1 272 229
Loans and advances	0
<b>Available-for-sale financial assets</b>	88 344 423
Equity instruments	1 442
Debt securities	88 342 981
Loans and advances	0
<b>Loans and receivables</b>	354 614 753
Debt securities	1 302 333
Loans and advances	353 312 420
<b>Held-to-maturity investments</b>	190 584
Debt securities	190 584
Loans and advances	0
<b>Derivatives – Hedge accounting</b>	5 423 248
<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>	3 781 561
<b>Tangible assets</b>	2 194 796
Property, Plant and Equipment	2 194 796
Investment property	0
<b>Intangible assets</b>	5 686
Goodwill	0
Other intangible assets	5 686
<b>Tax assets</b>	814 054
Current tax assets	0
Deferred tax assets	814 054
<b>Other assets</b>	2 799 167
<b>Non-current assets and disposal groups classified as held for sale</b>	0

Thousand CZK

12/31/2014

<b>LIABILITIES AND EQUITY</b>	
TOTAL LIABILITIES AND EQUITY	480 909 673
TOTAL LIABILITIES	424 670 795
Financial liabilities held for trading	7 551 644
Derivatives	6 767 629
Short positions	784 015
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	406 505 020
Deposits	351 718 896
Debt securities issued	54 779 654
Other financial liabilities	6 470
Derivatives – Hedge accounting	3 444 704
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	1 294 255
Pensions and other post employment defined benefit obligations	0
Other long term employee benefits	0
Restructuring	17 158
Pending legal issues and tax litigation	86 305
Commitments and guarantees given	1 172 682
Other provisions	18 110
Tax liabilities	1 178 164
Current tax liabilities	391 137
Deferred tax liabilities	787 027
Share capital repayable on demand	0
Other liabilities	4 697 008
Liabilities included in disposal groups classified as held for sale	0
TOTAL EQUITY	56 238 878
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	5 667 510
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	5 667 510
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	825 786
Hedging derivatives. Cash flow hedges [effective portion]	2 155 830
Available-for-sale financial assets	2 685 894
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	4 360 760
(-) Interim dividends	0
Minority interests	0
Accumulated Other Comprehensive Income	0
Other items	0

## INCOME STATEMENT

Thousand CZK

12/31/2014

<b>Interest income</b>	11 842 109
Financial assets held for trading	36 474
Financial assets designated at fair value through profit or loss	14 170
Available-for-sale financial assets	1 503 600
Loans and receivables	9 465 737
Held-to-maturity investments	11 577
Derivatives - Hedge accounting, interest rate risk	810 531
Other assets	21
<b>Interest expenses</b>	2 847 213
Financial liabilities held for trading	8 695
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	2 583 144
Derivatives - Hedge accounting, interest rate risk	255 373
Other liabilities	0
<b>Expenses on share capital repayable on demand</b>	0
<b>Dividend income</b>	799
Financial assets held for trading	212
Financial assets designated at fair value through profit or loss	1
Available-for-sale financial assets	586
<b>Fee and commission income</b>	4 486 007
<b>Fee and commission expenses</b>	1 138 296
<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	-17 642
Available-for-sale financial assets	-11 712
Loans and receivables	-622
Held-to-maturity investments	0
Financial liabilities measured at amortised cost	-5 308
Other	0
<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	1 610 415
<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>	-8 032
<b>Gains or (-) losses from hedge accounting, net</b>	-15 242
<b>Exchange differences [gain or (-) loss], net</b>	15 830
<b>Gains or (-) losses on derecognition of non financial assets, net</b>	-3 862
<b>Other operating income</b>	74 591
<b>Other operating expenses</b>	39 358
<b>TOTAL OPERATING INCOME, NET</b>	13 960 107
<b>Administrative expenses</b>	6 646 050
Staff expenses	2 895 247
Other administrative expenses	3 750 803
<b>Depreciation</b>	229 294
Property, Plant and Equipment	223 913
Investment Properties	0
Other intangible assets	5 381
<b>Provisions or (-) reversal of provisions</b>	136 006
Commitments and guarantees given	52 717

Other provisions	83 289
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	1 861 614
Financial assets measured at cost	0
Available-for-sale financial assets	88 451
Loans and receivables	1 773 164
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	-238 486
Property, plant and equipment	-250 532
Investment properties	0
Goodwill	0
Other intangible assets	0
Other	12 047
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>5 325 628</b>
Tax expense or (-) income related to profit or loss from continuing operations	964 868
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>4 360 760</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>4 360 760</b>
Attributable to minority interest	
Attributable to owners of the parent	