

Equa bank a.s. information as at 31.3.2012

(in accordance with the CNB Degree no. 123/2007 Coll., stipulating the prudential rules for banks, credit unions and investment firms)

Published April 30, 2012

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1. General information about the bank

1.1. Basic information

Company: **Equa bank a.s.**
 Address: Karolinská 661/4, Praha 8, PSČ 186 00
 Identification number: 471 16 102
 Date of registration: January 6, 1993
 Date of the latest change: March 1, 2012
 Purpose of the latest change: changes in address

Registered capital: 1 976 400 000 CZK
 Repaid capital: 100%

Issued shares: 1 976 pcs of ordinary shares, each in nominal value of 1 000 000 CZK
 4 pcs of ordinary shares, each in nominal value of 100 000 CZK

No own shares, interim certificates nor other securities, which could be exchanged for ordinary shares, were acquired.

Registered capital has been increased during the last quarter by 211 400 000 CZK through new shares subscription.

Shareholder information:
 Equa Group Limited
 Valletta, St. Paul Street 259, VLT 1213
 Malta
 100% share on voting rights
 100% direct share on capital

1.2. Organizational structure

Organizational structure valid as at 31.3.2012 is showed in the attachment no. I.

Number of organizational units: 13
 Average number of employees: 246

1.3. Information about members of the Supervisory Board, of the Board of Directors and of the bank management

Detailed information about members of the Supervisory Board, of the Board of Directors and of the bank management including their professional experience qualifying them for performance of their duties is stated in the attachments no. II.-IV.

a) Supervisory Board

Name	Position	From date
Peter Bramwell Cartwright	Chairman	20.6.2011
Stephen Pulley	Member	20.6.2011
JUDr. Jan Kittrich	Member voted by employees	20.9.2011

b) Board of Directors

Name	Position	From date
Ing. Leoš Pýtr, CSc.	Chairman	14.10.2008
David Putts	Member	20.6.2011
Ing. Radek Pluhař, Ph.D.	Member	27.6.2011
Ondřej Moravec	Member	25.8.2011

c) Management

Name	Position	From date
Ing. Leoš Pýtr, CSc.	Chairman of the BoD	1.9.2008
David Putts	Chief Executive Officer	20.6.2011
Ing. Monika Kristková	Chief Financial Officer	21.6.2011
Ing. Radek Pluhař, Ph.D.	Chief Risk Officer	20.6.2011
Ondřej Moravec	Chief Operational Officer	20.6.2011

d) Membership in statutory bodies of other companies

Name	Position	Membership in statutory bodies of other companies
Peter Bramwell Cartwright	Chairman of the Supervisory Board	Anacap Financial Partners LLP; Base Commercial Mortgages Holdings Limited; Apex Credit Management Holdings Limited; AC Acquisitions Limited; Aldermore Bank Nominees Limited; Aldermore Bank plc; Aldermore Holdings Limited; Cabot Financial Group Limited; Medifin Holding Limited; Mediterranean Bank plc; Pall Mall Finance Limited; Equa Holdings Limited
Stephen Pulley	Member of the Supervisory Board	Anacap Financial Partners LLP; Deek Acquisitions Limited
Ondřej Moravec	Chief Operational Officer	Equa Financial Services s.r.o.

e) Total outstanding balance of loans given by the bank to members of

('000 CZK)	30.6.2011	30.9.2011	31.12.2011	31.3.2012
Supervisory Board	0	327	313	536
Board of Directors	0	0	0	0
Management	0	0	0	0

f) Total outstanding balance of guarantees given by the bank to members of:

The bank did not issue any guarantee to the members of the Supervisory Board, of the Board of Directors or of the bank management.

2. Consolidated group structure

2.1. Controlling entity information

Name	Equa Group Limited
Legal form	Foreign state legal form
Address	Valletta, St. Paul Street 259, VLT 1213, Malta
Share on capital	100%
Share on voting rights	100%
Other way of controlling	No

	('000 CZK)
Total amount of ban receivables:	0
Total amount of bank payables:	60 553
Total amount of securities issued by controlling entity in the bank assets:	0
Total amount of payables related to these securities:	0
Total amount of guarantees granted by the bank to controlling entity:	0
Total amount of guarantees accepted by the bank from controlling:	0

2.2. Controlled entity information

As at 31.3.2012 the bank did not own any interest in other entity.

3. Bank activities information

3.1. Authorized activities according to the business register

- Activities pursuant to Act No. 21/1992 coll., on Banks (Article 1(1))
 - a) Accepting deposits from the public,
 - b) Providing loans.
- Activities pursuant to Act No. 21/1992 coll., on Banks (Article 1(3))
 - a) Investing in securities for own account,
 - b) Financial leasing,
 - c) Money transmission services,
 - d) Issuing and administering means of payment,
 - e) Providing guarantees,

- f) Opening letter of credit,
- g) Collecting payments,
- h) Providing investment services,
- i) Money broking,
- j) Acting as depository,
- k) Bureau-de-exchange activities,
- l) Providing banking information,
- m) Trading for own account or for account of clients,
- n) Renting safe deposit boxes,
- o) Other activity directly associated with the above activities of Equa bank a.s.

3.2. List of really performed activities

- Activities pursuant to Act No. 21/1992 coll., on Banks (Article 1(1))
 - a) Accepting deposits from the public,
 - b) Providing loans.
- Activities pursuant to Act No. 21/1992 coll., on Banks (Article 1(3))
 - c) Money transmission services,
 - d) Issuing and administering means of payment,
 - e) Providing guarantees,
 - f) Opening letter of credit,
 - g) Collecting payments,
 - k) Bureau-de-exchange activities,
 - l) Providing banking information,
 - m) Trading for own account or for account of clients,
 - n) Renting safe deposit boxes,
 - o) Other activity directly associated with the above activities of Equa bank a.s.

3.3. List of activities which were limited or excluded by the Czech National Bank

Czech National Bank has not limited, suspended or prohibited any of the bank activities listed in the business register.

4. Financial situation

4.1. Balance sheet

	('000 CZK)	30.6.2011	30.9.2011	31.12.2011	31.3.2012
TOTAL ASSETS	1	3 949 706	4 927 638	6 075 932	6 922 842
Cash and balances with central banks	2	104 864	73 412	2 244 399	1 422 338
Cash	3	34 262	42 061	37 848	40 023
Balances with central banks	4	70 602	31 352	2 206 551	1 382 314
Financial assets for trading	5	0	0	67	12
Derivatives with positive real value	6	0	0	67	12
Receivables	29	3 793 730	4 344 040	3 205 657	4 126 993
Receivables from banks	30	2 156 918	2 011 886	356 747	1 435 430
Receivables from clients	31	1 636 714	2 330 666	2 846 621	2 690 348
Other receivables	32	98	1 488	2 289	1 215
Financial investments held to maturity	33	0	0	0	747 562
Debt securities held to maturity	34	0	0	0	747 562
Tangible fixed assets	46	19 724	34 113	59 750	58 896
Lands, buildings and equipments	47	19 724	34 113	59 750	58 896
Real estate investments	48	0	0	0	0
Intangible fixed assets	49	2 694	3 195	8 065	10 584
Goodwill	50	0	0	0	0
Other intangible fixed assets	51	2 694	3 195	8 065	10 584
Ownership interests	52	0	361 000	363 612	363 612
Tax receivables	53	607	607	103 962	103 962
Other assets	56	28 085	111 271	90 420	88 884

	('000 CZK)	30.6.2011	30.9.2011	31.12.2011	31.3.2012
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1	3 949 706	4 927 638	6 075 932	6 922 842
TOTAL LIABILITIES	2	3 247 796	3 636 472	4 611 356	5 575 437
Financial liabilities for trading	4	0	0	735	710
Derivatives with negative real value	5	0	0	735	710
Financial liabilities	20	3 201 963	3 567 450	4 537 295	5 509 579
Due to banks	21	487 208	297 419	0	0
Due to clients	22	2 706 572	3 189 501	4 482 175	5 471 803
Other financial liabilities	23	8 183	80 530	55 120	37 776
Reserves	34	1 308	1 308	6 446	6 446
Other reserves	40	1 308	1 308	6 446	6 446
Tax liabilities	41	0	0	0	0
Other liabilities	44	44 525	67 714	66 880	58 701
TOTAL SHAREHOLDERS' EQUITY	47	701 910	1 291 166	1 464 576	1 347 405
Registered capital	48	1 100 000	1 765 000	1 976 400	1 976 400
Paid registered capital	49	1 100 000	1 765 000	1 976 400	1 976 400
Share premium	51	0	0	16	16
Reserve funds	63	25 805	25 805	25 805	25 805
Retained earnings (accumulated losses) from previous years	64	-187 223	-187 223	-187 223	-537 645
Profit (loss) for the accounting period	66	-236 671	-312 415	-350 422	-117 171

4.2. Profit and loss statement

	(‘000 CZK)	30.6.2011	30.9.2011	31.12.2011	31.3.2012
Profit from financial and operating activities	1	16 210	32 968	53 185	15 959
Interest income	2	49 024	80 331	118 386	42 926
Interests from receivables to central banks	3	213	324	1 328	3 245
Interests from loans and other receivables	7	48 811	80 007	117 058	36 763
Interests from financial investments held to maturity	8	0	0	0	2 917
Interest expense	11	-34 639	-50 299	-68 419	-26 566
Interests from financial liabilities at amortized cost	15	-34 639	-50 299	-68 419	-26 566
Fee and commission income	24	3 934	6 965	10 173	2 430
Fee and commission income from maintenance and custody	31	27	27	28	24
Fee and commission income from commitments and guarantees	32	1 538	2 248	1 959	415
Fee and commission income from payments	33	2 119	4 195	7 662	1 979
Fee and commission income from other services	36	250	494	524	11
Fee and commission expense	37	-1 556	-2 749	-5 308	-3 345
Fees and commissions for clearing and settlement	41	-16	-171	2 208	-2 305
Fees and commissions for other services	43	-1 539	-2 578	-7 516	-1 040
realized P/L from fin. assets and liabilities not booked at FV	44	0	0	0	0
Profit (loss) from loans and other receivables	46	0	0	0	0
Profit (loss) from fin. assets and liabilities for trading	50	0	0	-5 492	1 448
Profit (loss) from currency instruments (incl. derivatives)	53	0	0	-5 492	1 448
FX differences	59	2 449	4 096	10 591	-100
Profit (loss) from disposal of assets held to maturity	60	-212	-1 367	-1 820	157
Other operating income	61	373	570	769	878
Other operating expenses	62	-3 164	-4 579	-5 696	-1 869
Administrative expenses	63	-71 901	-171 129	-389 850	-137 317
Employee expenses	64	-44 818	-100 375	-174 926	-63 017
Wages and salaries	65	-25 911	-68 335	-125 406	-47 664
Social and health insurances	66	-9 122	-20 587	-37 357	-14 546
Pension and similar expenses	67	-48	-72	-96	-24
Temporary employee expenses	68	-9 536	-10 699	-10 917	-233
Other employee expenses	70	-201	-682	-1 150	-550
Other administrative expenses	71	-27 083	-70 754	-214 924	-74 300
Advertisement expenses	72	-223	-8 433	-72 442	-11 513
Consulting expenses	73	-387	-1 269	-13 571	-1 775
IT expenses	74	0	-5 930	-34 093	-29 629
Outsourcing expenses	75	-6 632	-12 984	-19 942	-8 950
Rents	76	-8 633	-15 530	-26 841	-11 451
Other expenses	77	-11 208	-26 608	-48 035	-10 983
Depreciation	78	-2 244	-3 885	-8 763	-2 334
Depreciation of lands, buildings and equipments	79	-1 807	-3 207	-7 549	-1 502
Depreciation of intangible fixed assets	81	-436	-678	-1 214	-832
Creation of reserves	82	0	0	0	0
Impairment losses	83	-178 937	-170 369	-110 960	6 521
Impairment losses from fin. assets not booked at FV to P/L	84	-178 937	-171 619	-111 714	6 521
Loss from impairment of loans and other receivables	87	-178 937	-171 619	-111 714	6 521
Impairment losses from non/finance assets	89	0	1 250	753	0
Impairment losses from lands, buildings and equipments	90	0	1 250	1 250	0
Impairment losses from intangible assets	93	0	0	-496	0
Share on P/L of associated and controlled entities	97	0	0	2 612	0
Profit or loss from non-current asset revaluation	98	200	0	0	0
Profit or loss from continuous activities before tax	99	-236 671	-312 415	-453 777	-117 171
Income tax expense	100	0	0	103 355	0
Profit or loss from continuous activities after tax	101	-236 671	-312 415	-350 422	-117 171
Profit or loss after tax	103	-236 671	-312 415	-350 422	-117 171

4.3. Financial receivables with and without default

(‘000 CZK)	Value before impairment	Net book value	Provisions on individual basis	Provisions on portfolio basis
31.3.2012				
Financial receivables total	4 268 674	4 125 778	140 571	2 324
Receivables from banks	1 435 430	1 435 430	0	0
Receivables without default	1 435 430	1 435 430	0	0
Standard receivables	1 435 430	1 435 430	0	0
Sledované pohledávky	0	0	0	0
Receivables with default	0	0	0	0
Nestandardní pohledávky	0	0	0	0
Pochybné pohledávky	0	0	0	0
Ztrátové pohledávky	0	0	0	0
Receivables from other persons than banks	2 833 244	2 690 348	140 571	2 324
Receivables without default	2 245 898	2 236 570	7 004	2 324
Standard receivables	2 089 972	2 087 648	0	2 324
Watched receivables	155 925	148 922	7 004	0
Receivables with default	587 347	453 779	133 568	0
Substandard receivables	332 835	313 657	19 178	0
Doubtfull receivables	168 320	129 709	38 611	0
Loss receivables	86 191	10 413	75 778	0
31.12.2011				
Financial receivables total	3 352 880	3 203 368	146 868	2 644
Receivables from banks	356 747	356 747	0	0
Receivables without default	356 747	356 747	0	0
Standard receivables	356 747	356 747	0	0
Receivables with default	0	0	0	0
Receivables from other persons than banks	2 996 133	2 846 621	146 868	2 644
Receivables without default	2 401 285	2 393 936	4 706	2 644
Standard receivables	2 257 737	2 255 093	0	2 644
Watched receivables	143 548	138 842	4 706	0
Receivables with default	594 847	452 685	142 162	0
Substandard receivables	332 850	304 795	28 055	0
Doubtfull receivables	181 789	144 949	36 840	0
Loss receivables	80 208	2 941	77 267	0
30.9.2011				
Financial receivables total	4 551 977	4 342 552	201 902	7 523
Receivables from banks	2 011 886	2 011 886	0	0
Receivables without default	2 011 886	2 011 886	0	0
Standard receivables	2 011 886	2 011 886	0	0
Receivables with default	0	0	0	0
Receivables from other persons than banks	2 540 091	2 330 666	201 902	7 523
Receivables without default	1 994 106	1 982 443	4 140	7 523
Standard receivables	1 774 310	1 766 787	0	7 523
Watched receivables	219 797	215 656	4 140	0
Receivables with default	545 985	348 223	197 761	0
Substandard receivables	280 861	233 130	47 731	0
Doubtfull receivables	222 626	114 524	108 101	0
Loss receivables	42 498	569	41 929	0
30.6.2011				
Financial receivables total	4 010 395	3 793 632	206 159	10 604
Receivables from banks	2 156 918	2 156 918	0	0
Receivables without default	2 156 918	2 156 918	0	0
Standard receivables	2 156 918	2 156 918	0	0
Receivables with default	0	0	0	0
Receivables from other persons than banks	1 853 477	1 636 714	206 159	10 604
Receivables without default	1 297 213	1 286 532	77	10 604
Standard receivables	1 224 874	1 214 270	0	10 604
Watched receivables	72 339	72 263	77	0
Receivables with default	556 264	350 182	206 082	0
Substandard receivables	299 552	244 260	55 292	0
Doubtfull receivables	215 508	105 703	109 804	0
Loss receivables	41 204	218	40 986	0

4.4. Financial receivables with and without impairment

('000 CZK)	30.6.2011	30.9.2011	31.12.2011	31.3.2012
Receivables without impairment (netto)	3 514 227	3 947 908	4 921 330	5 008 034
measured at amortized cost	3 514 227	3 947 908	4 921 330	5 008 034
measured at fair value	0	0	0	0
Receivables with impairment (before impairment)	566 868	636 908	640 390	644 169
measured at amortized cost	566 868	636 908	640 390	644 169
measured at fair value	0	0	0	
Provisions to rec. measured at amortized cost	216 763	209 424	149 512	142 896
Accumulated loss of rec. measured at fair value	0	0	0	0
Receivables with impairment (netto)	350 105	427 484	490 878	501 273
measured at amortized cost	350 105	427 484	490 878	501 273
measured at fair value	0	0	0	0

4.5. Restructured financial receivables

No financial receivables were restructured during the last quarter.

4.6. Fair and nominal values of derivatives

('000 CZK)	30.6.2011		31.9.2011		31.12.2011		31.3.2012	
	Real value	Nominal value	Real value	Nominal value	Real value	Nominal value	Real value	Nominal value
Foreign currency sw aps for trading - receivables	0	0	0	0	67	179 986	12	151 425
Foreign currency sw aps for trading - payables	0	0	0	0	735	180 664	710	152 084

4.7. Ratios

('000 CZK)		30.6.2011	30.9.2011	31.12.2011	31.3.2012
Capital adequacy	4	26,94%	38,58%	43,77%	38,22%
Return on average assets (ROAA)	5	-10,81%	-9,26%	-7,37%	-7,26%
Return on average equity Tier 1 (ROAE)		-53,89%	-40,70%	-31,22%	-33,45%
Assets per employee	4	40 303	25 013	24 699	14 363
Administrative expenses per employee	5	1 467	1 158	1 585	1 002
Profit or loss after tax per employee		-4 830	-2 114	-1 424	-895

5. Prudential rules fulfillment information

5.1. Capital of the bank

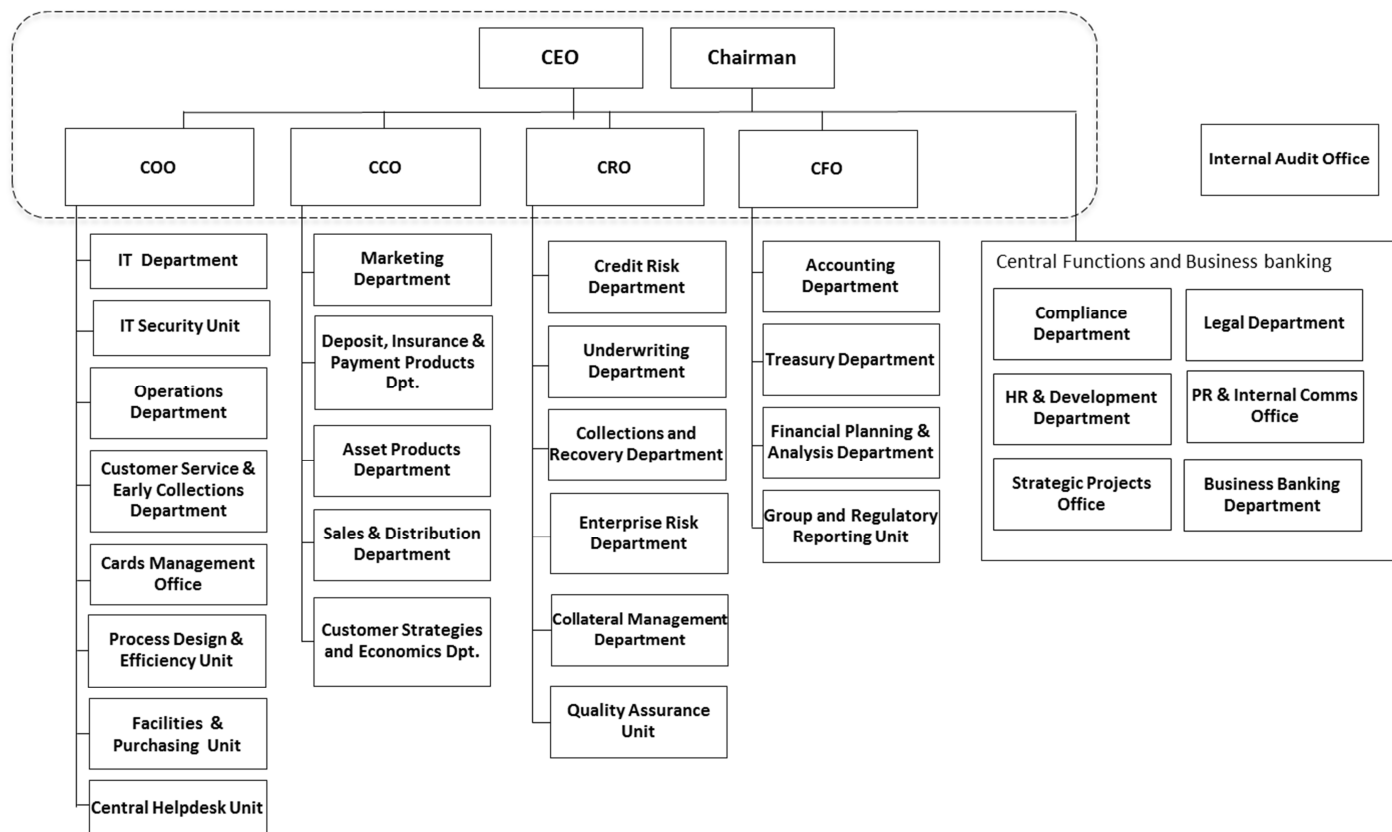
('000 CZK)	30.6.2011	30.9.2011	31.12.2011	31.3.2012
Capital	699 216	1 287 972	1 456 511	1 336 821
Original capital (Tier1)	699 216	1 287 972	1 456 511	1 336 821
Repaid registered capital	1 100 000	1 765 000	1 976 400	1 976 400
Share premium	0	0	16	16
Reserve funds and other funds from profit	-161 419	-161 419	-161 419	-511 840
Obligatory reserve funds	25 805	25 805	25 805	25 805
Retained profit from previous years	40 566	40 566	40 566	40 566
Accumulated losses from previous years	-227 789	-227 789	-227 789	-578 211
Loss for the current year	-236 671	-312 415	-350 422	-117 171
Deductible items from original capital	-2 694	-3 195	-8 065	-10 584
Intangible fixed assets other than goodwill	-2 694	-3 195	-8 065	-10 584
Additional capital (Tier2)	0	0	0	0
Deductible items from original and add. capital (Tier1 + Tier2)	0	0	0	0
Capital designated to cover market risks (Tier3)	0	0	0	0

5.2. Capital requirements

('000 CZK)	30.6.2011	30.9.2011	31.12.2011	31.3.2012
Capital requirements total	207 658	267 104	266 192	279 840
Capital requirements to credit risk total	195 498	257 128	256 216	269 864
Capital requirements to credit risk using STA total	195 498	257 128	256 216	269 864
Cap. req. using STA to fin. institution expositions	996	662	667	669
Cap. req. using STA to enterprise expositions	112 185	113 328	136 023	119 659
Cap. req. using STA to retail expositions	0	43 647	9 739	9 562
Cap. req. using STA to expositions pledged by real estate	0	0	18 092	19 316
Cap. req. using STA to overdue expositions	41 811	24 891	36 215	36 298
Cap. req. using STA to short term expositions (fin. inst. & enterp.)	36 624	33 921	5 876	23 063
Cap. req. using STA to other expositions	3 882	40 678	49 605	61 296
Capital requirements to market risk using STA total	2 184	0	0	0
Cap. req. using STA to currency risk	2 184	0	0	
Capital requirements to operational risk total	9 976	9 976	9 976	9 976
Cap. req. to operational risk using BIA	9 976	9 976	9 976	9 976

Attachment no. I

Organizational chart as at 31.3.2012



Attachment no. II

Supervisory Board

Peter Bramwell Cartwright (Chairman)

Peter Cartwright has spent his entire career in the financial services sector and was one of the founding partners of AnaCap Financial Partners, LLP. Prior to AnaCap Financial Partners LLP, Peter Cartwright was Commercial Director within a specialty insurance services provider backed by a UK-based private equity firm, and between 1999 and 2003 was the Sales & Marketing Director and Chief Operating Officer for GMAC UK and On:line Finance, respectively, having previously worked for GE Capital.

Peter Cartwright is currently a non executive director of two regulated Banks within the EU, namely Aldermore Bank PLC in the UK and Mediterranean Bank PLC in Malta.

Stephen Pulley (Member)

Steve Pulley is a Director at AnaCap Financial Partners LLP (“AnaCap”) focusing on deal origination and execution in the UK, Ireland and Czech Republic having spent 5 years helping management teams restructure and grow financial services companies owned by funds advised by AnaCap. Steve has held a number of Directorships of companies owned by funds advised by AnaCap and is currently a Board Member of Conduit Capital Markets Holdings Ltd.

Prior to joining AnaCap, Steve Pulley worked as a management consultant for Oliver Wyman, a consulting firm dedicated to the financial services sector. During his time at Oliver Wyman, Steve conducted more than fifteen engagements providing a broad range of financial institutions with strategy, operations, M&A and risk management advice from their London and New York offices, serving clients in the UK, continental Europe, the US and Asia.

Steve Pulley holds an MA with honours in Mathematical Sciences from Oxford University.

Jan Kittrich (Member voted by employees)

Jan Kittrich graduated at the Charles University (Faculty of Law) in Prague and then in comparative law and international law at the universities in Mannheim and Adelaide. From 2003 to 2005 he worked as a legal advisor at the Czech Ministry of Defense, in International Law Department, where he was responsible for negotiation of international treaties and for preparation of international legal analyses. From 2005 to 2010 he worked as a legal counsel at Citibank HQ in Prague primarily responsible for consumer banking.

He joined Banco Popolare Česká republika (now Equa bank) as a head of legal and compliance in October 2010, since January 2012 he acts as a head of legal department. Since 2009 he is also an external lecturer of public international law at the Faculty of Social Sciences of the Charles University.

Attachment no. III

Board of Directors

Leoš Pýtr (Chairman)

- 3 years as President and Chairman of the Board of Directors at Banco Popolare Česká republika, a.s.;
- 4 years as Executive Director, Financial Market Supervision Department at Czech National Bank;
- 6 years as Chairman of the Board of Directors and General Director at První městská banka;
- 6 years as Member of the Board of Directors at GiroCredit-Sparkassen Bank Prague Ltd.;
- Education: University of Economics – Prague, 28 years of professional experience in banking.

David Putts (Member)

David Putts has a long-term experience in corporate banking, entrepreneurial leadership and strategic leadership.

- AnaCap Financial Partners (2010–2011): preparation of Equa bank launch as a CEO;
- PZU (2009-2010): Managing Director of International Expansion;
- HSBC (2007-2008): Regional Head of Personal Financial Services in Prague;
- Barclays (2004-2006): Chief Operating Officer within the UK Banking division, responsible for consolidating product management for 5 business divisions;
- Andav Capital (2002-2004): David Putts led turnaround strategies for companies owned by private equity firms in Poland;
- Inteligo Financial Services (2000-2002): CEO and co-founder of one of the most successful financial services start-ups in the Polish market;
- McKinsey & Company (1990-2000): Management consultant to clients in U.S. and Poland, specializing in banking and business growth strategies.

Radek Pluhař (Member)

- 5 years as Head of Commercial Risk Management in GE Money Bank;
- 7 years as Portfolio Manager and Strategist in Asset Management division of Česká spořitelna;
- Holds Ph.D. in Finance from University of Economics in Prague.

Ondřej Moravec (Member)

- Equa Financial Services s.r.o. – since March 2010 he was engaged in a new retail banking project for AnaCap funds and was responsible for the areas of operation and IT;
- AXA Bank Europe – more than one year on the position of Chief Operating Officer for Czech Republic and Slovakia;
- Citibank – 1.5 years Ondřej Moravec worked as a Head of Cards Products & Business;
- eBanka - almost four years he spent as a Head of Cards and he was also a part of the bank management team responsible for the bank's restructuring and successful sale to Raiffeisenbank. At that time, Ondřej Moravec also collaborated on other international PPF projects;
- 5 years he worked as a management consultant for **Deloitte and Logica** participating on various projects for major banks in the Czech Republic.

Attachment no. IV

Management of the Bank

Leoš Pýtr (Chairman of the Board of Directors)

Leoš Pýtr graduated at University of Economics in Prague and has 28 years of professional banking experience – see the Attachment no. III.

David Putts (Chief Executive Officer)

David Putts has long-term experience in corporate banking, entrepreneurial leadership and strategic leadership – see the Attachment no. III.

Monika Kristková (Chief Financial Officer)

- Since April 2010 engaged in a new retail banking project with a direct responsibility for finance, strategy and performance management (Equa Financial Services s.r.o.);
- 1 year as a Mergers & Acquisitions Manager for ČEZ where she led several acquisition projects within the Central and East Europe region;
- 5 years held various management positions in Czech Airlines;
- 6 years at Deloitte. As a Senior Associate of Financial Advisory division she conducted forensic audits for several leading banks on the Czech Republic market. Before working as a Senior Auditor specializing in banking sector;
- Graduated in Finance at University of Economics in Prague.

Radek Pluhař (Chief Risk Officer)

Radek Pluhař has long-term experience in risk management of financial institutions – see the Attachment no. III.

Ondřej Moravec (Chief Operating Officer)

Ondřej Moravec has long-term experience in banking sector and for Equa group works since March 2010 – see the Attachment no. III.