

Equa bank a.s. information as at 30.9.2011

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

Published November 8, 2011

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1. General information about the bank

1.1. Basic information

Company: **Equa bank a.s.**
 Address: Lazarská 1718/3, Praha 1, PSČ 111 21
 Identification number: 471 16 102
 Date of registration: January 6, 1993
 Date of the latest change: June 27, 2011
 Purpose of the latest change: new shareholder, changes in Supervisory Board and Board of Directors

Registered capital: 1 765 000 000 CZK
 Repaid capital: 100%

Issued shares: 1 765 pcs of ordinary shares, each in nominal value of 1 000 000 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 665 000 000 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 30.9.2011 is showed in the attachment no. I.

Number of organizational units: 9
 Average number of employees: 170

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
Stephen Pulley	Chairman	20.6.2011
Peter Bramwell Cartwright	Member	20.6.2011
JUDr. Dr. 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	Acting 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
Stephen Pulley	Chairman of the Supervisory Board	Conduit Capital Markets Holdings Limited; Anacap Financial Partners LLP
Peter Bramwell Cartwright	Member 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
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)	31.12.2010	31.3.2011	30.6.2011	30.9.2011
Supervisory Board	0	0	0	327
Board of Directors	0	0	0	0
Management	8 474	8 406	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

	CZK
Total amount of ban receivables:	0
Total amount of bank payables:	0
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 30.9.2011 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)	31.12.2010	31.3.2011	30.6.2011 *)	30.9.2011
TOTAL ASSETS	1	4 463 783	4 516 710	3 949 706	4 927 638
Cash and balances with central banks	2	481 112	88 867	104 864	73 412
Cash	3	46 647	32 783	34 262	42 061
Balances with central banks	4	434 465	56 084	70 602	31 352
Receivables	29	3 947 088	4 393 350	3 793 730	4 344 040
Receivables from banks	30	1 875 875	2 408 703	2 156 918	2 011 886
Receivables from clients	31	2 070 012	1 983 946	1 636 714	2 330 666
Other receivables	32	1 201	701	98	1 488
Tangible fixed assets	46	21 169	20 173	19 724	34 113
Lands, buildings and equipments	47	21 169	20 173	19 724	34 113
Real estate investments	48	0	0	0	0
Intangible fixed assets	49	2 930	2 826	2 694	3 195
Goodwill	50	0	0	0	0
Other intangible fixed assets	51	2 930	2 826	2 694	3 195
Ownership interests	52	0	0	0	361 000
Tax receivables	53	0	0	607	607
Other assets	56	11 484	11 494	28 085	111 271

	('000 CZK)	31.12.2010	31.3.2011	30.6.2011 *)	30.9.2011
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1	4 463 783	4 516 710	3 949 706	4 927 638
TOTAL LIABILITIES	2	3 525 201	3 613 487	3 247 796	3 636 472
Financial liabilities	20	3 516 783	3 576 373	3 201 963	3 567 450
Due to banks	21	120 378	171 956	487 208	297 419
Due to clients	22	3 379 961	3 396 614	2 706 572	3 189 501
Other financial liabilities	23	16 444	7 803	8 183	80 530
Reserves	34	1 308	1 308	1 308	1 308
Other reserves	40	1 308	1 308	1 308	1 308
Tax liabilities	41	0	0	0	0
Other liabilities	44	7 110	35 806	44 525	67 714
TOTAL SHAREHOLDERS' EQUITY	47	938 582	903 223	701 910	1 291 166
Registered capital	48	1 100 000	1 100 000	1 100 000	1 765 000
Paid registered capital	49	1 100 000	1 100 000	1 100 000	1 765 000
Reserve funds	63	25 805	25 805	25 805	25 805
Retained earnings (accumulated losses) from previous years	64	-88 701	-187 223	-187 223	-187 223
Profit (loss) for the accounting period	66	-98 522	-35 359	-236 671	-312 415

*) Financial statements as at 30.9.2011 have been adjusted in relation to the change of Banco Popolare Česká republika, a.s. loan portfolio valuation in amount of 172 mil CZK backwards to 20.6.2011.

4.2. Profit and loss statement

	(⁰⁰⁰ CZK)	31.12.2010	31.3.2011	30.6.2011 *)	30.9.2011
Profit from financial and operating activities	1	52 875	6 584	16 210	32 968
Interest income	2	109 842	24 377	49 024	80 331
Interests from receivables to central banks	3	446	86	213	324
Interests from loans and other receivables	7	109 396	24 291	48 811	80 007
Interest expense	11	-63 175	-18 631	-34 639	-50 299
Interests from financial liabilities at amortized cost	15	-63 175	-18 631	-34 639	-50 299
Fee and commission income	24	7 210	1 541	3 934	6 965
Fee and commission income from maintenance and custody	31	20	27	27	27
Fee and commission income from commitments and guarantees	32	1 839	342	1 538	2 248
Fee and commission income from payments	33	4 017	1 050	2 119	4 195
Fee and commission income from other services	36	1 334	122	250	494
Fee and commission expense	37	-4 423	-698	-1 556	-2 749
Fees and commissions for clearing and settlement	41	-93	-9	-16	-171
Fees and commissions for other services	43	-4 330	-689	-1 539	-2 578
realized P/L from fin. assets and liabilities not booked at FV	44	2 589	348	0	0
Profit (loss) from loans and other receivables	46	2 589	348	0	0
FX differences	59	5 506	1 121	2 449	4 096
Profit (loss) from disposal of assets held to maturity	60	-279	-212	-212	-1 367
Other operating income	61	375	172	373	570
Other operating expenses	62	-4 770	-1 434	-3 164	-4 579
Administrative expenses	63	-140 085	-35 416	-71 901	-171 129
Employee expenses	64	-82 058	-21 653	-44 818	-100 375
Wages and salaries	65	-52 088	-12 559	-25 911	-68 335
Social and health insurances	66	-17 298	-4 403	-9 122	-20 587
Pension and similar expenses	67	-96	-24	-48	-72
Temporary employee expenses	68	-11 966	-4 515	-9 536	-10 699
Other employee expenses	70	-610	-152	-201	-682
Other administrative expenses	71	-58 027	-13 763	-27 083	-70 754
Advertisement expenses	72	-1 488	-160	-223	-8 433
Consulting expenses	73	-2 438	-157	-387	-1 269
IT expenses	74	0	0		-5 930
Outsourcing expenses	75	-14 938	-3 589	-6 632	-12 984
Rents	76	-17 352	-4 335	-8 633	-15 530
Other expenses	77	-21 811	-5 522	-11 208	-26 608
Depreciation	78	-5 799	-1 099	-2 244	-3 885
Depreciation of lands, buildings and equipments	79	-4 845	-885	-1 807	-3 207
Depreciation of intangible fixed assets	81	-954	-214	-436	-678
Creation of reserves	82	212	0	0	0
Impairment losses	83	-5 964	-5 628	-178 937	-170 369
Impairment losses from fin. assets not booked at FV to P/L	84	-5 964	-5 628	-178 937	-171 619
Loss from impairment of loans and other receivables	87	-5 964	-5 628	-178 937	-171 619
Profit or loss from non-current asset revaluation	98	239	200	200	0
Profit or loss from continuous activities before tax	99	-98 522	-35 359	-236 671	-312 415
Income tax expense	100	0	0	0	0
Profit or loss from continuous activities after tax	101	-98 522	-35 359	-236 671	-312 415
Profit or loss after tax	103	-98 522	-35 359	-236 671	-312 415

4.3. Financial receivables with and without default

('000 CZK)	Value before impairment	Net book value	Provisions on individual basis	Provisions on portfolio basis
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
31.3.2011				
Financial receivables total	4 435 747	4 392 648	31 358	11 741
Receivables from banks	2 408 702	2 408 702	0	0
Receivables without default	2 408 702	2 408 702	0	0
Standard receivables	2 408 702	2 408 702	0	0
Receivables with default	0	0	0	0
Receivables from other persons than banks	2 027 045	1 983 946	31 358	11 741
Receivables without default	1 924 073	1 912 198	134	11 741
Standard receivables	1 845 713	1 833 972	0	11 741
Watched receivables	78 360	78 226	134	0
Receivables with default	102 972	71 748	31 224	0
Substandard receivables	74 335	71 478	2 857	0
Doubtfull receivables	3	1	1	0
Loss receivables	28 634	269	28 365	0
31.12.2010				
Financial receivables total	3 983 700	3 945 887	25 725	12 088
Receivables from banks	1 875 875	1 875 875	0	0
Receivables without default	1 875 875	1 875 875	0	0
Standard receivables	1 875 875	1 875 875	0	0
Receivables with default	0	0	0	0
Receivables from other persons than banks	2 107 826	2 070 012	25 725	12 088
Receivables without default	2 032 601	2 020 278	235	12 088
Standard receivables	1 942 332	1 930 244	0	12 088
Watched receivables	90 269	90 034	235	0
Receivables with default	75 224	49 735	25 490	0
Substandard receivables	49 599	49 427	172	0
Doubtfull receivables	2	1	1	0
Loss receivables	25 623	306	25 317	0

4.4. Financial receivables with and without impairment

('000 CZK)	31.12.2010	31.3.2011	30.6.2011 *)	30.9.2011
Receivables without impairment (netto)	4 332 053	4 377 819	3 514 227	3 947 908
measured at amortized cost	4 332 053	4 377 819	3 514 227	3 947 908
measured at fair value	0	0	0	0
Receivables with impairment (before impairment)	87 313	114 713	566 868	636 908
measured at amortized cost	87 313	114 713	566 868	636 908
measured at fair value	0	0	0	0
Provisions to rec. measured at amortized cost	37 813	43 099	216 763	209 424
Accumulated loss of rec. measured at fair value	0	0	0	0
Receivables with impairment (netto)	49 500	71 614	350 105	427 484
measured at amortized cost	49 500	71 614	350 105	427 484
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

The bank did not enter in to any derivative position during the last quarter.

4.7. Ratios

('000 CZK)	31.12.2010	31.3.2011	30.6.2011 adj.	30.6.2011
Capital adequacy	33,58%	32,14%	26,94%	38,58%
Return on average assets (ROAA)	-2,34%	-3,13%	-10,81%	-9,26%
Return on average equity Tier 1 (ROAE)	-10,36%	-15,39%	-53,89%	-40,70%
Assets per employee	46 018	46 564	40 303	25 013
Administrative expenses per employee	1 444	1 460	1 467	1 158
Profit or loss after tax per employee	-1 016	-1 458	-4 830	-2 114

5. Prudential rules fulfillment information

5.1. Capital of the bank

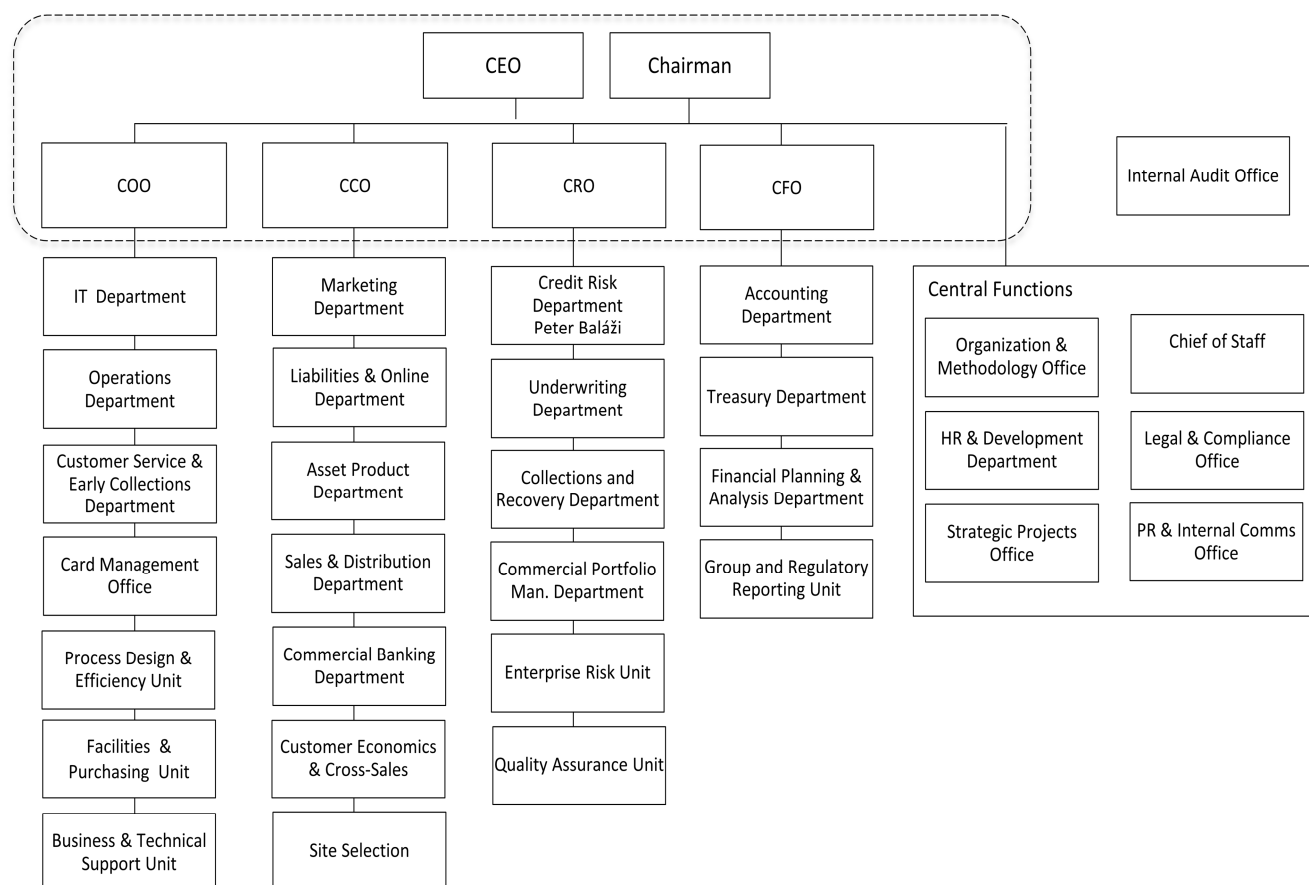
(‘000 CZK)	31.12.2010	31.3.2011	30.6.2011 *)	30.9.2011
Capital	935 652	900 397	699 216	1 287 972
Original capital (Tier1)	935 652	900 397	699 216	1 287 972
Repaid registered capital	1 100 000	1 100 000	1 100 000	1 765 000
Reserve funds and other funds from profit	-62 896	-161 418	-161 419	-161 419
Obligatory 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	-129 267	-227 789	-227 789	-227 789
Loss for the current year	-98 522	-35 359	-236 671	-312 415
Deductible items from original capital	-2 930	-2 826	-2 694	-3 195
Intangible fixed assets other than goodwill	-2 930	-2 826	-2 694	-3 195
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)	31.12.2010	31.3.2011	30.6.2011 *)	30.9.2011
Capital requirements total	222 933	224 112	207 658	267 104
Capital requirements to credit risk total	213 708	214 887	195 498	257 128
Capital requirements to credit risk using STA total	213 708	214 887	195 498	257 128
Cap. req. using STA to fin. institution expositions	2 374	6 803	996	662
Cap. req. using STA to enterprise expositions	174 855	163 203	112 185	113 328
Cap. req. using STA to retail expositions	0	0	0	43 647
Cap. req. using STA to expositions pledged by real estate	0	0	0	0
Cap. req. using STA to overdue expositions	3 960	5 729	41 811	24 891
Cap. req. using STA to short term expositions (fin. inst. & enterp.)	29 810	36 562	36 624	33 921
Cap. req. using STA to other expositions	2 709	2 589	3 882	40 678
Capital requirements to market risk using STA total	0	0	2 184	0
Cap. req. using STA to currency risk	0	0	2 184	0
Capital requirements to operational risk total	9 225	9 225	9 976	9 976
Cap. req. to operational risk using BIA	9 225	9 225	9 976	9 976

Attachment no. I

Organizational chart as at 30.9.2011



Attachment no. II

Supervisory Board

Stephen Pulley (Chairman)

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.

Peter Bramwell Cartwright (Member)

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.

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 where he works until now. 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 (Acting 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.