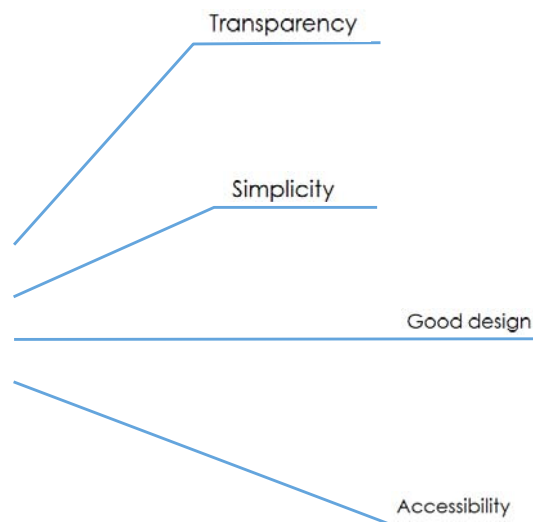


Equa bank



/ Equa bank a.s. information as at 30.6.2012

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

Published on August 10, 2012

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- I. Organizational chart
- II. Information about the Supervisory Board members
- III. Information about the Board of Directors members
- IV. Information about the Bank Management members

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: June 20, 2012
 Purpose of the latest change: increasing of registered capital

Registered capital: 2 260 000 000 CZK
 Repaid capital: 100%

Issued shares: 2 259 pcs of ordinary shares, each in nominal value of 1 000 000 CZK
 10 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 283 600 000 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 30.6.2012 is showed in the attachment no. I.

Number of organizational units: 14
 Average number of employees: 278

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
Ing. Monika Kristková	Member	3.4.2012
Ing. Radek Pluhař, Ph.D.	Member	27.6.2011
Ondřej Moravec	Member	25.8.2011
Petr Řehák	Member	3.4.2012

c) Management

Name	Position	From date
Ing. Leoš Pýtr, CSc.	Chief Executive Officer	1.6.2012
Ing. Monika Kristková	Chief Financial Officer	1.2.2012
Ing. Radek Pluhař, Ph.D.	Chief Risk Officer	20.6.2011
Ondřej Moravec	Chief Operational Officer	20.6.2011
Petr Řehák	Chief Commercial Officer	1.4.2012

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; Equa Group Limited; Deek Acquisitions 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)	30.9.2011	31.12.2011	31.3.2012	30.6.2012
Supervisory Board	327	313	536	521
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 bank receivables:	0
Total amount of bank payables:	58
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 30.6.2012 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)		30.9.2011	31.12.2011	31.3.2012	30.6.2012
TOTAL ASSETS	1	4 927 638	6 075 932	6 922 842	7 057 119
Cash and balances with central banks	2	73 412	2 244 399	1 422 338	1 167 188
Cash	3	42 061	37 848	40 023	41 982
Balances with central banks	4	31 352	2 206 551	1 382 314	1 125 206
Financial assets for trading	5	0	67	12	305
Derivatives with positive real value	6	0	67	12	305
Receivables	29	4 344 040	3 205 657	4 126 993	4 259 059
Receivables from banks	30	2 011 886	356 747	1 435 430	1 160 030
Receivables from clients	31	2 330 666	2 846 621	2 690 348	3 092 937
Other receivables	32	1 488	2 289	1 215	6 093
Financial investments held to maturity	33	0	0	747 562	944 738
Debt securities held to maturity	34	0	0	747 562	944 738
Tangible fixed assets	46	34 113	59 750	58 896	57 804
Lands, buildings and equipments	47	34 113	59 750	58 896	57 804
Real estate investments	48	0	0	0	0
Intangible fixed assets	49	3 195	8 065	10 584	26 108
Goodwill	50	0	0	0	0
Other intangible fixed assets	51	3 195	8 065	10 584	26 108
Ownership interests	52	361 000	363 612	363 612	363 612
Tax receivables	53	607	103 962	103 962	142 140
Other assets	56	111 271	90 420	88 884	96 165

(‘000 CZK)		30.9.2011	31.12.2011	31.3.2012	30.6.2012
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1	4 927 638	6 075 932	6 922 842	7 057 119
TOTAL LIABILITIES	2	3 636 472	4 611 356	5 575 437	5 499 635
Financial liabilities for trading	4	0	735	710	812
Derivatives with negative real value	5	0	735	710	812
Financial liabilities	20	3 567 450	4 537 295	5 509 579	5 419 785
Due to banks	21	297 419	0	0	0
Due to clients	22	3 189 501	4 482 175	5 471 803	5 387 258
Other financial liabilities	23	80 530	55 120	37 776	32 527
Reserves	34	1 308	6 446	6 446	6 446
Other reserves	40	1 308	6 446	6 446	6 446
Tax liabilities	41	0	0	0	0
Other liabilities	44	67 714	66 880	58 701	72 592
TOTAL SHAREHOLDERS' EQUITY	47	1 291 166	1 464 576	1 347 405	1 557 485
Registered capital	48	1 765 000	1 976 400	1 976 400	2 260 000
Paid registered capital	49	1 765 000	1 976 400	1 976 400	2 260 000
Share premium	51	0	16	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	-537 645	-537 645
Profit (loss) for the accounting period	66	-312 415	-350 422	-117 171	-190 691

4.2. Profit and loss statement

	('000 CZK)	30.9.2011	31.12.2011	31.3.2012	30.6.2012
Profit from financial and operating activities	1	32 968	53 185	15 959	21 260
Interest income	2	80 331	118 386	42 926	88 979
Interests from receivables to central banks	3	324	1 328	3 245	5 797
Interests from loans and other receivables	7	80 007	117 058	36 763	75 555
Interests from financial investments held to maturity	8	0	0	2 917	7 627
Interest expense	11	-50 299	-68 419	-26 566	-58 871
Interests from financial liabilities at amortized cost	15	-50 299	-68 419	-26 566	-58 871
Fee and commission income	24	6 965	10 173	2 430	8 195
Fee and commission income from maintenance and custody	31	27	28	24	24
Fee and commission income from commitments and guarantees	32	2 248	1 959	415	989
Fee and commission income from payments	33	4 195	7 662	1 979	7 123
Fee and commission income from other services	36	494	524	11	59
Fee and commission expense	37	-2 749	-5 308	-3 345	-7 605
Fees and commissions for clearing and settlement	41	-171	2 208	-2 305	-2 346
Fees and commissions for other services	43	-2 578	-7 516	-1 040	-5 259
realized P/L from fin. assets and liabilities not booked at FV	44	0	0	0	-9 861
Profit (loss) from loans and other receivables	46	0	0	0	-9 861
Profit (loss) from fin. assets and liabilities for trading	50	0	-5 492	1 448	-4 530
Profit (loss) from currency instruments (incl. derivatives)	53	0	-5 492	1 448	-4 530
FX differences	59	4 096	10 591	-100	7 512
Profit (loss) from disposal of assets held to maturity	60	-1 367	-1 820	157	172
Other operating income	61	570	769	878	1 558
Other operating expenses	62	-4 579	-5 696	-1 869	-4 288
Administrative expenses	63	-171 129	-389 850	-137 317	-300 079
Employee expenses	64	-100 375	-174 926	-63 017	-145 505
Wages and salaries	65	-68 335	-125 406	-47 664	-109 498
Social and health insurances	66	-20 587	-37 357	-14 546	-34 287
Pension and similar expenses	67	-72	-96	-24	-48
Temporary employee expenses	68	-10 699	-10 917	-233	-492
Other employee expenses	70	-682	-1 150	-550	-1 179
Other administrative expenses	71	-70 754	-214 924	-74 300	-154 574
Advertisement expenses	72	-8 433	-72 442	-11 513	-20 867
Consulting expenses	73	-1 269	-13 571	-1 775	-4 852
IT expenses	74	-5 930	-34 093	-29 629	-60 899
Outsourcing expenses	75	-12 984	-19 942	-8 950	-17 827
Rents	76	-15 530	-26 841	-11 451	-21 995
Other expenses	77	-26 608	-48 035	-10 983	-28 132
Depreciation	78	-3 885	-8 763	-2 334	-4 714
Depreciation of lands, buildings and equipments	79	-3 207	-7 549	-1 502	-2 987
Depreciation of intangible fixed assets	81	-678	-1 214	-832	-1 728
Creation of reserves	82	0	0	0	0
Impairment losses	83	-170 369	-110 960	6 521	54 663
Impairment losses from fin. assets not booked at FV to P/L	84	-171 619	-111 714	6 521	54 663
Loss from impairment of loans and other receivables	87	-171 619	-111 714	6 521	54 663
Impairment losses from non/finance assets	89	1 250	753	0	0
Impairment losses from lands, buildings and equipments	90	1 250	1 250	0	0
Impairment losses from intangible assets	93	0	-496	0	0
Share on P/L of associated and controlled entities	97	0	2 612	0	0
Profit or loss from non-current asset revaluation	98	0	0	0	0
Profit or loss from continuous activities before tax	99	-312 415	-453 777	-117 171	-228 869
Income tax expense	100	0	103 355	0	38 178
Profit or loss from continuous activities after tax	101	-312 415	-350 422	-117 171	-190 691
Profit or loss after tax	103	-312 415	-350 422	-117 171	-190 691

4.3. Financial receivables with and without default

('000 CZK)	Value before impairment	Net book value	Provisions on individual basis	Provisions on portfolio basis
30.6.2012				
Financial receivables total	4 328 835	4 252 967	70 405	4 200
Receivables from banks	1 160 030	1 160 030	0	0
Receivables without default	1 160 030	1 160 030	0	0
Standard receivables	1 160 030	1 160 030	0	0
Receivables with default	0	0	0	0
Receivables from other persons than banks	3 168 805	3 092 937	70 405	4 200
Receivables without default	2 635 666	2 623 874	6 329	4 200
Standard receivables	2 452 690	2 447 228	0	4 200
Watched receivables	182 975	176 646	6 329	0
Receivables with default	533 139	469 063	64 076	0
Substandard receivables	304 097	301 982	2 116	0
Doubtfull receivables	161 710	125 274	36 436	0
Loss receivables	67 332	41 807	25 525	0
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
Receivables with default	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

4.4. Financial receivables with and without impairment

('000 CZK)	30.9.2011	31.12.2011	31.3.2012	30.6.2012
Receivables without impairment (netto)	3 947 908	4 921 330	5 008 034	4 472 542
measured at amortized cost	3 947 908	4 921 330	5 008 034	4 472 542
measured at fair value	0	0	0	0
Receivables with impairment (before impairment)	636 908	640 390	644 169	987 591
measured at amortized cost	636 908	640 390	644 169	987 591
measured at fair value	0	0	0	0
Provisions to rec. measured at amortized cost	209 424	149 512	142 896	75 868
Accumulated loss of rec. measured at fair value	0	0	0	0
Receivables with impairment (netto)	427 484	490 878	501 273	911 723
measured at amortized cost	427 484	490 878	501 273	911 723
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)	30.9.2011		31.12.2011		31.3.2012		30.6.2012	
	Real value	Nominal value	Real value	Nominal value	Real value	Nominal value	Real value	Nominal value
Foreign currency swaps for trading - receivables	0	0	67	179 986	12	151 425	305	173 028
Foreign currency swaps for trading - payables	0	0	735	180 664	710	152 084	812	173 515

4.7. Ratios

('000 CZK)		30.9.2011	31.12.2011	31.3.2012	30.6.2012
Capital adequacy	4	38,58%	43,77%	38,22%	41,53%
Return on average assets (ROAA)	5	-9,26%	-7,37%	-7,26%	-5,66%
Return on average equity Tier 1 (ROAE)		-40,70%	-31,22%	-33,45%	-27,71%
Assets per employee	4	25 013	24 699	24 121	24 004
Administrative expenses per employee	5	1 158	1 585	1 914	2 041
Profit or loss after tax per employee		-2 114	-1 424	-1 633	-1 297

5. Prudential rules fulfillment information

5.1. Capital of the bank

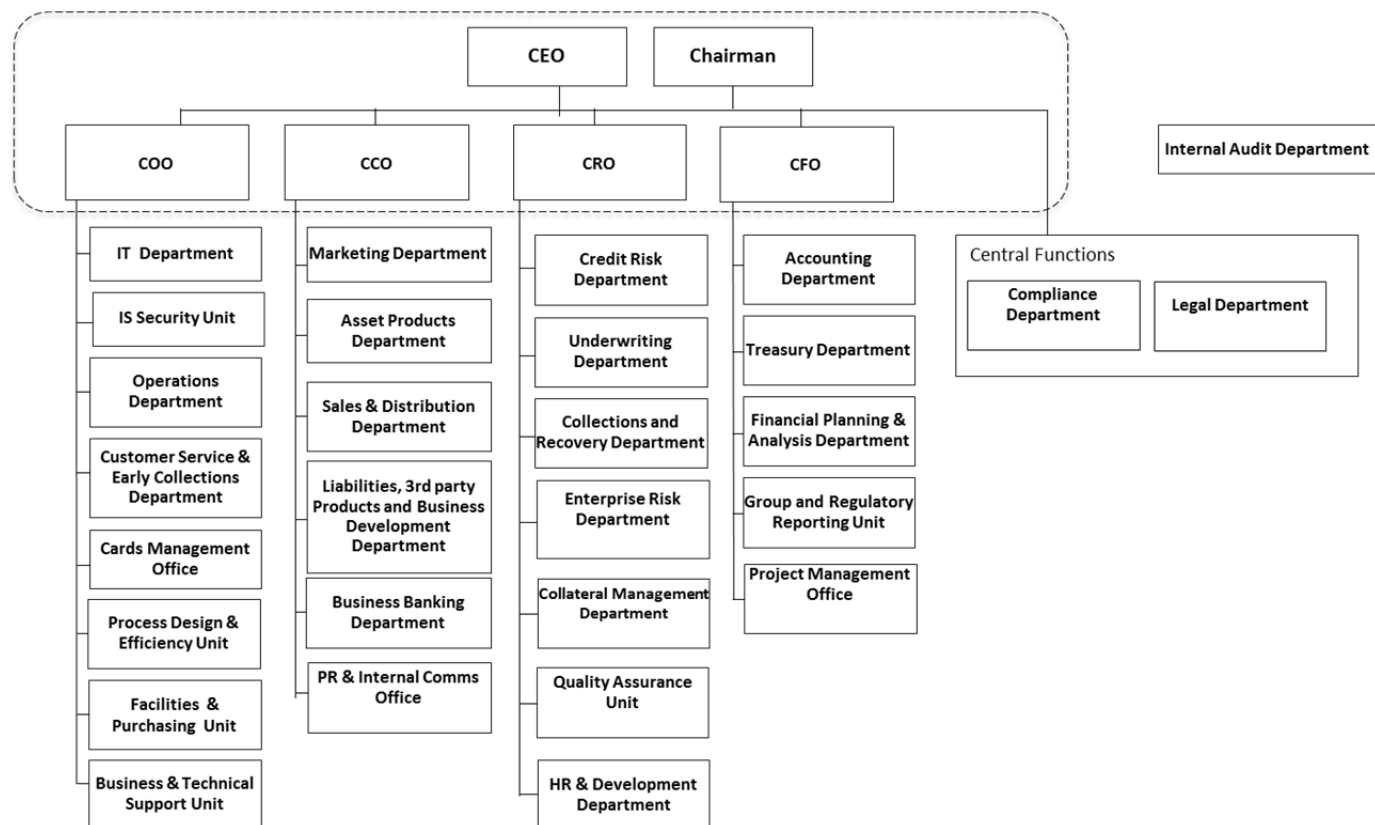
('000 CZK)	30.9.2011	31.12.2011	31.3.2012	30.6.2012
Capital	1 287 972	1 456 511	1 336 821	1 531 377
Original capital (Tier1)	1 287 972	1 456 511	1 336 821	1 531 377
Repaid registered capital	1 765 000	1 976 400	1 976 400	2 260 000
Share premium	0	16	16	16
Reserve funds and other funds from profit	-161 419	-161 419	-511 840	-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	-578 211	-578 211
Loss for the current year	-312 415	-350 422	-117 171	-190 691
Deductible items from original capital	-3 195	-8 065	-10 584	-26 108
Intangible fixed assets other than goodwill	-3 195	-8 065	-10 584	-26 108
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)	30.9.2011	31.12.2011	31.3.2012	30.6.2012
Capital requirements total	267 104	266 192	279 840	295 026
Capital requirements to credit risk total	257 128	256 216	269 864	285 213
Capital requirements to credit risk using STA total	257 128	256 216	269 864	285 213
Cap. req. using STA to fin. institution expositions	662	667	669	685
Cap. req. using STA to enterprise expositions	113 328	136 023	119 659	126 266
Cap. req. using STA to retail expositions	43 647	9 739	9 562	9 006
Cap. req. using STA to expositions pledged by real estate	0	18 092	19 316	27 910
Cap. req. using STA to overdue expositions	24 891	36 215	36 298	37 525
Cap. req. using STA to short term expositions (fin. inst. & enterp.)	33 921	5 876	23 063	18 585
Cap. req. using STA to other expositions	40 678	49 605	61 296	65 235
Capital requirements to market risk using STA total	0	0	0	0
Cap. req. using STA to currency risk	0	0	0	0
Capital requirements to operational risk total	9 976	9 976	9 976	9 813
Cap. req. to operational risk using BIA	9 976	9 976	9 976	9 813

Attachment no. I

Organizational chart as at 30.6.2012



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, more than 30 years of professional experience in banking.

Monika Kristková (Member)

- 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 (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.

Petr Řehák (Member)

- 3 years as Head of Retail Banking and Member of Management Committee in **CITIBANK**;
- 2 years as General Manager for retail banking of Czech Republic & Slovakia in mBank;
- 4 years as Member of the Board of Directors, Executive Vice-president and Chief Sales Officer in Czech Airlines;
- 5 years as Member of the Board of Directors and Chief Sales Officer in eBanka;
- 3 years as Branch Manager in Komerční banka;
- 3 years as Head of SME and Corporate Department and Deputy Branch Manager in ČSOB.

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 more than 30 years of professional banking experience – see the Attachment no. III

Monika Kristková (Chief Financial Officer)

Monika Kristková has long-term professional experience in finance of banking sector and for Equa group works since April 2010 - see the Attachment no. III

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.

Petr Řehák (Chief Commercial Officer)

Petr Řehák has long-term experience in various functions in banking sector - see the Attachment no. III