

## Employer's declaration

Period: 12/2016 –present  
Company: **J&T Banka, a.s.**  
Division: Banking  
Position: Chief Risk Officer, Member of the Board of Directors  
Other roles: Head of Credit committee, Member of ALCO, Member of Investment committee

Key responsibilities: Responsible for management of the risk division – the division consist of credit risk management, risk management and loan administration department (3 head of departments and further 25 subordinate employees).

Responsible for definition and implementation of risk strategies.

Participation of all decisions made by Board of Directors.  
Participation on credit approvals.

Period: 10/2012 –12/2016  
Company: **J&T Banka, a.s.**  
Division: Banking  
Position: Head of Credit Risk Management  
Other roles: Head of Credit committee and Member of Executive committee.

Key responsibilities: Managing credit risk management team of J&T Banka allocated in Czech Republic and Slovakia – 10 people, responsibility for review of all credit approvals of J&T Banka, Vaba Banka and J&T Bank a.o.. Moscow, monitoring of portfolio of J&T Banka, calculation of provisions of J&T Banka and identification and monitoring of group of economically connected persons.

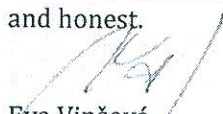
Participation on analysis of the most complex transaction and monitoring of key clients.

Regular reporting of credit portfolio development to BoD.  
Implementation of revised Credit risk strategies, adoption of new legislative and standards (e.g. IFRS 9), improvement of credit risk management system and guidelines.

Period: 9/2011 - 9/2012  
**Company:** J&T Banka, a.s.  
Division: Banking  
Position: Senior credit risk analyst

Key responsibilities: Focused on analysis of complex credit transactions, monitoring and calculation of allocated credit portfolio. Participation on improvement of internal guidelines.

I declare, that above mentioned information regarding Tomáš Klimíček key responsibilities is true and honest.

  
Eva Vinšová  
HR Director J&T

Period: 9/2008 - 8/2011  
**Company:** PricewaterhouseCoopers Audit, s.r.o.  
Division: Assurance  
Position: Senior in Financial Services Audit

Key responsibilities: Leading audit field-work, managing audit teams, financial analysis, review of internal processes, discussing audit and accounting issues with clients, accounting advice, consolidations. Analysis of complex accounting issues related to insurance provisions.

Member of core treasury team. Focused on valuation of financial investments including derivatives and respective accounting issues. Participation on advisory projects related to IFRS 7 and IAS 39. Performing specialized treasury work for Non financial services audit teams. Hedge accounting reviews.

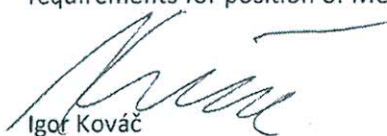
Key clients: Wüstenrot hypoteční banka a.s., COMMERZBANK, Exportní garanční a pojišťovací společnost, a.s., KUPEG úvěrová pojišťovna, a.s., Generali Pojišťovna a.s., Skoda Auto.



Dear Sirs,

Tomáš Klimíček has been working in J&T Banka since September 2011. He had started as senior credit risk analyst and in November 2012 was promoted to Head of credit risk management department with wide range of responsibilities and activities – technical and managing. He met all requirements connected with such position, which was also proved by the acceptance of Tomáš Klimíček by Czech National Banka as Member of the Board of Directors responsible for risk division.

Tomáš Klimíček is responsible, independent and has a good reputation. I believe, that he met all requirements for position of Member of Supervisory Board.



Igor Kováč

Member of the Board of J&T Banka

