

# Interim results



## Balance sheet

	31.03.2009	31.12.2008	30.09.2008	30.06.2008
<b>Assets total</b>	<b>93 361 724</b>	<b>88 531 159</b>	<b>91 171 223</b>	<b>91 794 795</b>
Cash on hand and balances with central banks	53 170	1 146 217	1 282 355	1 555 447
Assets held for trading purposes	9 940 253	11 262 280	6 421 344	8 378 712
Financial assets designated at fair value through profit or loss	0	0	0	0
Available-for-sale financial assets	1 277 176	1 278 832	1 450 595	1 473 022
Loans and receivables on banks and customers	81 999 945	74 742 972	81 943 892	79 474 393
Held-to-maturity financial assets	0	0	0	0
Other assets	91 180	100 858	73 037	913 221
<b>Liabilities and equity total</b>	<b>93 361 724</b>	<b>88 531 159</b>	<b>91 171 223</b>	<b>91 794 795</b>
Liabilities to central banks	0	0	0	0
Liabilities from trading activities	8 303 459	9 552 647	6 362 256	9 322 282
Financial liabilities at fair value through profit or loss	0	0	0	0
Deposits from banks and due to customers	83 811 038	77 692 685	83 838 960	81 556 140
Provisions	1 000	1 000	141 718	1 000
Other liabilities	746 053	489 552	487 409	661 383
Equity	<b>500 174</b>	<b>795 275</b>	<b>340 880</b>	<b>253 990</b>

## Income statement

	31.03.2009	31.12.2008	30.09.2008	30.06.2008
Net interest, commission and other income	752 049	1 727 181	1 205 698	729 779
Operating expenses	-181 113	-751 203	-551 553	-361 866
Depreciation	-5 989	-32 628	-21 651	-12 692
Allocation to provisions	0	12 922	-140 718	0
Impairment charge	-162 462	-4 626	-6 061	-935
Taxes on income	-49 823	-201 959	-137 550	-76 216
<b>After-tax profit</b>				
Net interest, commission and other income	<b>352 662</b>	<b>749 687</b>	<b>348 165</b>	<b>278 070</b>

## Other information

	31.03.2009	31.12.2008	30.09.2008	30.06.2008
Average number of employees	326	305	306	299