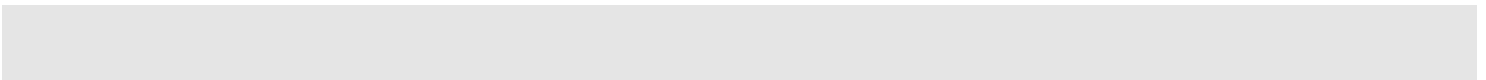


Interim results



Balance sheet

	31.03.2010	31.12.2009	30.09.2009	31.06.2009
	tis. Kč	tis. Kč	tis. Kč	tis. Kč
Assets total	56 519 787	66 249 229	71 076 980	74 875 756
Cash on hand and balances with central banks	295 054	780 702	995 321	3 297 702
Assets held for trading purposes	1 167 541	1 840 790	2 512 732	3 726 262
Financial assets designated at fair value through profit or loss	0	0	0	0
Available-for-sale financial assets	1 180 331	1 148 282	1 208 002	1 234 719
Loans and receivables on banks and customers	53 767 160	62 356 080	66 276 833	66 512 944
Held-to-maturity financial assets	0	0	0	0
Other assets	109 701	123 375	84 092	94 129
Liabilities and equity total	56 519 787	66 249 229	71 076 980	74 875 756
Liabilities to central banks	0	0	0	0
Liabilities from trading activities	2 274 298	2 112 120	3 256 633	4 166 528
Financial liabilities at fair value through profit or loss	0	0	0	0
Deposits from banks and due to customers	53 208 736	62 932 690	66 109 305	69 163 288
Provisions	89 940	90 130	1 000	1 000
Other liabilities	392 922	324 044	1 000 663	926 704
Equity	553 891	790 245	709 379	618 236

Income statement

	31.03.2010	31.12.2009	30.09.2009	31.06.2009
	tis. Kč	tis. Kč	tis. Kč	tis. Kč
Net interest, commission and other income	539 484	1 696 462	1 443 067	1 178 322
Operating expenses	-144 114	-688 124	-533 848	-358 671
Depreciation	-5 240	-27 557	-20 467	-12 901
Allocation to provisions	-181	-89 050	0	0
Impairment charge	-75 469	-177 031	-163 043	-222 241
Taxes on income	-54 869	-188 707	-117 546	-92 422
After-tax profit	259 611	525 993	608 163	492 087

Other information

	31.03.2010	31.12.2009	30.09.2009	31.06.2009
Average number of employees	360	347	344	325