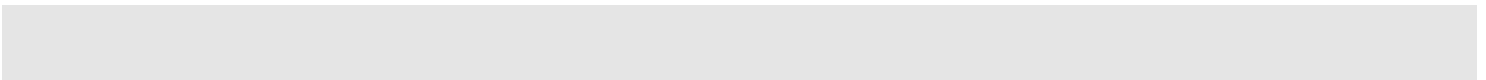


Interim results



Balance sheet

	30.09.2010	30.06.2010	31.03.2010	31.12.2009
	tis. Kč	tis. Kč	tis. Kč	tis. Kč
Assets total	54 815 902	69 390 832	56 519 787	66 249 229
Cash on hand and balances with central banks	381 477	1 254 265	295 054	780 702
Assets held for trading purposes	639 987	1 923 444	1 167 541	1 840 790
Financial assets designated at fair value through profit or loss	0	0	0	0
Available-for-sale financial assets	1 054 492	1 081 832	1 180 331	1 148 282
Loans and receivables on banks and customers	52 627 289	65 021 329	53 767 160	62 356 080
Held-to-maturity financial assets	0	0	0	0
Other assets	112 657	109 962	109 701	123 375
Liabilities and equity total	54 815 902	69 390 832	56 519 787	66 249 229
Liabilities to central banks	0	0	0	0
Liabilities from trading activities	2 208 377	1 847 126	2 274 298	2 112 120
Financial liabilities at fair value through profit or loss	0	0	0	0
Deposits from banks and due to customers	51 496 408	66 282 089	53 208 736	62 932 690
Provisions	79 500	90 209	89 940	90 130
Other liabilities	495 993	416 893	392 922	324 044
Equity	535 624	754 515	553 891	790 245

Income statement

	30.09.2010	30.06.2010	31.03.2010	31.12.2009
	tis. Kč	tis. Kč	tis. Kč	tis. Kč
Net interest, commission and other income	1 213 314	985 937	539 484	1 696 462
Operating expenses	-521 677	-336 738	-144 114	-688 124
Depreciation	-19 506	-12 195	-5 240	-27 557
Allocation to provisions	9 941	-357	-181	-89 050
Impairment charge	-346 595	-75 469	-75 469	-177 031
Taxes on income	-87 099	-104 674	-54 869	-188 707
After-tax profit	248 378	456 504	259 611	525 993

Other information

	30.09.2010	30.06.2010	31.03.2010	31.12.2009
Average number of employees	367	356	360	347