

# Interim results



## Balance sheet

	30.09.2009	31.06.2009	31.03.2009	31.12.2008
	tis. Kč	tis. Kč	tis. Kč	tis. Kč
<b>Assets total</b>	<b>71 076 980</b>	<b>74 875 756</b>	<b>93 361 724</b>	<b>88 531 159</b>
Cash on hand and balances with central banks	995 321	3 297 702	53 170	1 146 217
Assets held for trading purposes	2 512 732	3 726 262	9 940 253	11 262 280
Financial assets designated at fair value through profit or loss	0	0	0	0
Available-for-sale financial assets	1 208 002	1 234 719	1 277 176	1 278 832
Loans and receivables on banks and customers	66 276 833	66 512 944	81 999 945	74 742 972
Held-to-maturity financial assets	0	0	0	0
Other assets	84 092	94 129	91 180	100 858
<b>Liabilities and equity total</b>	<b>71 076 980</b>	<b>74 875 756</b>	<b>93 361 724</b>	<b>88 531 159</b>
Liabilities to central banks	0	0	0	0
Liabilities from trading activities	3 256 633	4 166 528	8 303 459	9 552 647
Financial liabilities at fair value through profit or loss	0	0	0	0
Deposits from banks and due to customers	66 109 305	69 163 288	83 811 038	77 692 685
Provisions	1 000	1 000	1 000	1 000
Other liabilities	1 000 663	926 704	746 053	489 552
<b>Equity</b>	<b>709 379</b>	<b>618 236</b>	<b>500 174</b>	<b>795 275</b>

## Income statement

	30.09.2009	31.06.2009	31.03.2009	31.12.2008
	tis. Kč	tis. Kč	tis. Kč	tis. Kč
Net interest, commission and other income	1 443 067	1 178 322	752 049	1 727 181
Operating expenses	-533 848	-358 671	-181 113	-751 203
Depreciation	-20 467	-12 901	-5 989	-32 628
Allocation to provisions	0	0	0	12 922
Impairment charge	-163 043	-222 241	-162 462	-4 626
Taxes on income	-117 546	-92 422	-49 823	-201 959
<b>After-tax profit</b>				
Net interest, commission and other income	<b>608 163</b>	<b>492 087</b>	<b>352 662</b>	<b>749 687</b>

## Other information

	30.09.2009	31.06.2009	31.03.2009	31.12.2008
Average number of employees	344	325	326	305