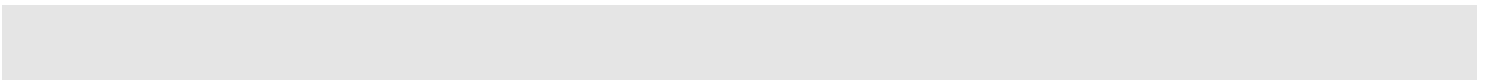


Interim results



Balance sheet

	30.09.2011	30.06.2011	31.03.2011	31.12.2010
	tis. Kč	tis. Kč	tis. Kč	tis. Kč
Assets total	47 745 282	48 987 681	47 120 265	62 264 619
Cash on hand and balances with central banks	86 012	803 953	94 613	77 696
Assets held for trading purposes	1 100 497	152 138	128 582	394 682
Financial assets designated at fair value through profit or loss	0	0	0	0
Available-for-sale financial assets	442 756	241 764	795 643	929 980
Loans and receivables on banks and customers	46 040 062	47 710 294	46 016 372	60 745 714
Held-to-maturity financial assets		0	0	0
Other assets	75 954	79 533	85 055	116 547
Liabilities and equity total	47 745 282	48 987 681	47 120 265	62 264 619
Liabilities to central banks	0	0	0	0
Liabilities from trading activities	905 570	1 149 760	1 120 535	1 536 196
Financial liabilities at fair value through profit or loss	0	0	0	0
Deposits from banks and due to customers	45 200 661	46 012 494	44 763 487	59 757 557
Provisions	188 407	72 349	71 700	70 054
Other liabilities	863 334	1 270 789	664 078	223 592
Equity	587 310	482 288	500 465	677 220

Income statement

	30.09.2011	31.06.2011	31.03.2011	31.12.2010
	tis. Kč	tis. Kč	tis. Kč	tis. Kč
Net interest, commission and other income	1 346 584	934 482	518 764	1 524 402
Operating expenses	-567 158	-379 701	-187 298	-750 380
Depreciation	-16 977	-11 199	-5 360	-26 599
Allocation to provisions	-114 536	90	-178	9 890
Impairment charge	-194 700	-195 320	2 850	-414 177
Taxes on income	-101 525	-102 145	-61 966	-62 253
After-tax profit	351 688	246 208	266 812	280 884

Other information

	30.09.2011	30.06.2011	31.03.2011	31.12.2010
Average number of employees	371	367	375	371