
Public Information
Regulated Consolidated Group
as of 30.6.2010

Part II.

J&T BANKA

The results presented as J&T CCE (Controlled Consolidation Entity), published on the web www.jtfg.com as a part of information published by the bank, are not identical with the consolidation entity of J&T Finance Group, a.s., compiled in conformity with IFRS (International Financial Reporting Standards). Accordingly, the result cannot be presented as the result of the J&T Finance Group in its entirety.

It is in fact a consolidation entity of only some selected companies, compiled in conformity with the methodology of the Czech National Bank. Simply speaking, only companies directly controlled by the owners of the J&T Bank that are at the same time financial institutions have been included in the CCE.

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1.1 INFORMATION ABOUT THE STRUCTURE OF THE CONSOLIDATED GROUP

(A) Information about parties which are controlling entities or majority shareholders in relation to the bank

MAJORITY PARTNER

Company name: **J&T FINANCE, a. s.**
 Legal form: Joint-stock company
 Registered address: Pobřežní 297/14, Prague 8, 186 00, Czech Republic
 Direct interest in registered share capital: 100 %
 Direct share in the bank's voting rights: 100 %

CONTROLLING PERSONS

Company name: **J&T FINANCE GROUP, a. s.**
 Legal form: Joint-stock company
 Registered address: Lamačská cesta 3, Bratislava, 841 04, Slovak Republic
 Indirect interest in registered share capital: 100 %
 Indirect share in the bank's voting rights: 100 %

Company name: **TECHNO PLUS, a.s.**
 Legal form: Joint-stock company
 Registered address: Donnerova 15, Bratislava, 841 05, Slovak Republic
 Indirect interest in registered share capital: 100 %
 Indirect share in the bank's voting rights: 100 %

Name: **JOZEF TKÁČ**
 Indirect interest in registered share capital: 50 %
 Indirect share in the bank's voting rights: 50 %

Name: **IVAN JAKABOVIČ**
 Indirect interest in registered share capital: 50 %
 Indirect share in the bank's voting rights: 50 %

ADDITIONAL INFORMATION

(In '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Bank's total receivables from these entities	653 528	2 054	3 322	810	526
Bank's total payables to these entities	124 316	13 723	34 310	22 942	19 758
Total guarantees issued by the bank to these entities	1 413	1 399	1 456	1 384	1 424
Total guarantees accepted by the bank toward these entities	25 695	25 445	26 465	25 165	25 890
Total value of securities (issued by these entities) held by the bank	8 574	7 584	6 988	10 333	10 934
Total payables from these securities	-	-	-	-	0
Bank's total receivables from these entities	-	-	-	-	0

B) Information about parties which are controlled entities in relation to the bank, or in which the bank is a majority shareholder

Company: **Bea Development, a. s.**

Legal form: Join-stock company

Registered address: Pobřežní 297/14, Prague 8, 186 00, Czech Republic

Indirect stake in the bank's registered capital: 100 %

Indirect stake in the bank's voting rights: 100 %

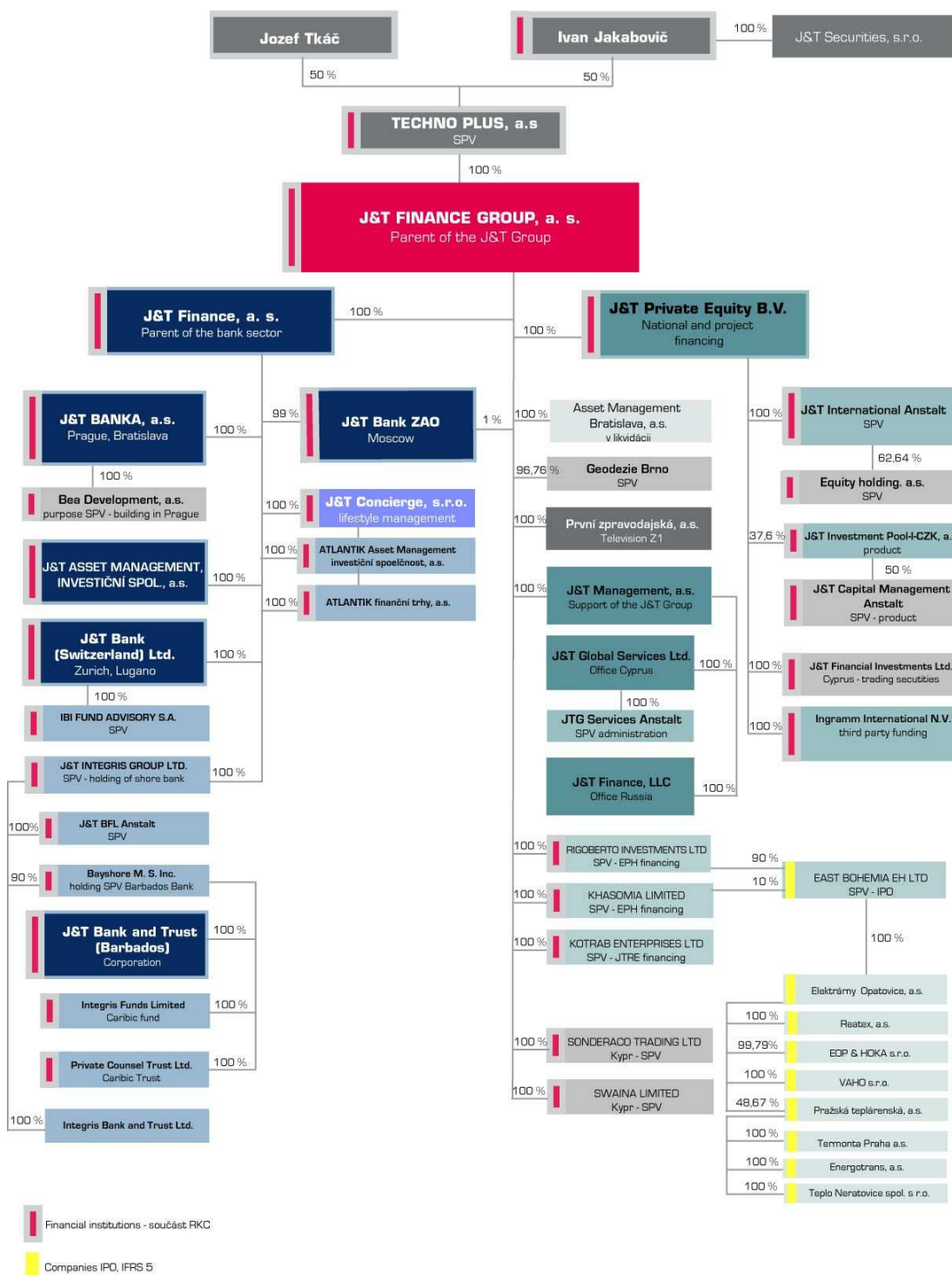
ADDITIONAL INFORMATION

Name, nominal value and purchase price of shares in these parties and changes in the course of the accounting period...

(In '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Bank's total receivables from these entities	95 681	95 492	94 803	96 084	95 827
Bank's total payables to these entities	73	337	2 353	206	159
Total guarantees issued by the bank to these entities	1 592	-	1 628	1 548	1 592
Total guarantees accepted by the bank toward these entities	-	-	-	-	0
Total value of securities (issued by these entities) held by the bank	41 360	41 360	41 360	41 360	41 360
Total payables from these securities	-	-	-	-	0

C) Graphic depiction of the consolidated group over which the CNB performs supervision a consolidated basic and of which the obliged party is a member, with indication of the parties included in the regulated consolidated group.

STRUCTURE OF THE GROUP AS OF 30.6.2010



1.2 REGULATED CONSOLIDATED GROUP ACCORDING TO THE CNB (RKC)
1.2.1 BALANCE SHEET AS OF 30.6.2010
ASSETS OF REPORTING ENTITY IN BASIC BREAKUP

Figures compensated by adjustments and accumulated amortization

(in 000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Total assets	94 159 111	89 277 187	89 380 986	80 582 966	83 144 821
Balance in cash and receivables from central banks	6 746 822	12 849 104	9 486 031	6 481 469	4 409 912
Balance in cash	106 370	101 591	84 608	117 053	103 356
Receivables from central banks	6 640 452	12 747 514	9 401 423	6 364 417	4 306 556
Financial assets for trading	5 443 057	3 023 323	2 794 608	3 457 779	2 705 445
Derivatives for trading with positive real value	1 519 159	1 481 597	1 587 187	2 355 352	1 747 217
Capital tools for trading	84 336	36 275	26 246	25 224	29 378
Debt securities for trading	3 839 562	1 505 452	1 181 175	1 077 202	928 851
Receivables for trading	0	0	0	0	0
Receivables for trading from credit institutions	0	0	0	0	0
Receivables for trading from entities other than credit institutions	0	0	0	0	0
Other receivables for trading not broken up by sectors	0	0	0	0	0
Financial assets in real value shown in Profit / Loss	4 107 116	2 425 678	2 487 691	171 828	333 051
Capital tools in real value shown in P/L	3 293 227	1 638 791	1 689 109	171 828	176 648
Zdeny securities in real value shown in P/L	813 889	786 887	798 581	0	156 403
Receivables in real value shown in Profit / Loss	0	0	0	0	0
Receivables in real value shown in P/L from credit institutions	0	0	0	0	0
Receivables in real value shown in P/L from entities other than credit institutions	0	0	0	0	0
Other receivables in real value shown in P/L not broken up by sectors	0	0	0	0	0
Realizable financial assets	2 494 459	1 328 531	1 253 092	1 520 792	1 925 876
Realizable capital tools	1 517 891	1 072 420	1 102 868	1 056 018	1 076 257
Realizable debt securities	976 568	256 111	150 225	464 774	849 618
Realizable receivables	0	0	0	0	0
Realizable receivables from credit institutions	0	0	0	0	0
Realizable receivables from entities other than credit institutions	0	0	0	0	0
Other realizable receivables not broken up by sectors	0	0	0	0	0
Credit and other receivables	71 077 977	65 909 969	70 158 043	58 557 617	56 251 891
Non-tradeable debt securities	2 899 919	3 022 037	3 125 122	0	0
Receivables	68 178 059	62 887 932	67 032 921	58 557 617	56 251 891
Receivables from credit institutions	5 681 366	5 762 515	4 081 232	3 261 036	3 427 436
Receivables from entities other than credit institutions	59 716 881	53 045 519	51 921 205	50 819 707	51 148 193
Other receivables not broken up by sectors	2 779 811	4 079 898	11 030 484	4 476 874	1 676 262
Financial investment held to maturity	110 429	103 604	27 270	25 699	25 941
Debt securities held to maturity	110 429	103 604	27 270	25 699	25 941
Receivables held to maturity	0	0	0	0	0
Receivables held to maturity from credit institutions	0	0	0	0	0
Receivables held to maturity from entities other than credit institutions	0	0	0	0	0
Other receivables held to maturity not broken up by sectors	0	0	0	0	0
Hedging derivatives with positive real value	0	0	0	0	0
Hedging derivatives with positive RV – real value hedging	0	0	0	0	0
Hedging derivatives with positive RV – cash-flow hedging	0	0	0	0	0
Hedging derivatives with positive RV – net investment in foreign units hedging	0	0	0	0	0
Hedging derivatives with positive RV – credit risk hedging – RV	0	0	0	0	0
Hedging derivatives with positive RV – credit risk hedging – cash-flow	0	0	0	0	0
Positive Simile in portfolio of assured instruments real value	0	0	0	0	0

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(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Tangible assets	321 134	311 058	318 603	327 195	322 920
Land, buildings and equipment	321 134	311 058	318 603	327 195	322 920
Investment in real estate	0	0	0	0	0
Intangible assets	1 113 192	745 263	736 643	904 878	954 937
Goodwill	190 325	39 615	39 230	159 358	163 660
Other intangible assets	922 867	705 648	697 412	745 520	791 277
Shares in 7imile 7arit and controlled entities and joint ventures	155 202	130 457	128 098	99 095	82 229
Tax receivables	58 957	37 862	42 805	7 835	10 234
Receivables from tax due	55 875	37 456	42 398	7 648	10 047
Receivables from deferred tax	3 082	407	407	187	187
Other assets	1 625 702	1 564 401	1 589 651	52 803	1 552 824
Non-current assets and deleted group for sale	905 063	847 936	358 451	8 975 976	14 569 562

LIABILITIES AND OWNED CAPITAL OF REPORTING ENTITY IN BASIC BREAKUP

(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Total liabilities and Bimi capital	94 159 111	89 277 187	89 380 986	80 582 966	83 144 821
Total liabilities	72 211 352	67 439 339	69 816 059	62 554 227	66 062 115
Deposits, credits and other financial liabilities to central banks	0	128 753	460 670	334 327	65 396
Financial liabilities for trading	46 991	121 187	242 137	39 484	72 012
Derivatives for trading with negative real value	34 927	75 755	240 740	36 398	72 012
Liabilities from short sales	11 947	45 432	1 397	3 086	0
Deposits, credits and other financial liabilities to for trading	0	0	0	0	0
Deposits, credits and other financial liabilities for trading to credit institutions	0	0	0	0	0
Deposits, credits and other financial liabilities for trading to entities other than cr. inst.	0	0	0	0	0
Ether financial liabilities for trading not broken up by sectors	0	0	0	0	0
Issued debt securities for repurchase in short term	117	0	0	0	0
Financial liabilities in real value shown in P/L	0	0	0	0	0
Deposits, credits and other financial liabilities in real value shown in P/L	0	0	0	0	0
Deposits, credits and other financial liabilities in RV shown in P/L to credit institutions	0	0	0	0	0
Deposits, credits and other financial liabilities in RV shown in P/L to intities other than credit institutions	0	0	0	0	0
Ether financial liabilities in RV shown in P/L not broken up by sectors	0	0	0	0	0
Issued debt securities in RV shown in Profit / Loss Report	0	0	0	0	0
Subordinated liabilities in RV shown in Profit / Loss Report	0	0	0	0	0
Financial liabilities in accrued value	69 697 932	65 325 633	65 817 585	58 734 055	57 781 903
Deposits, credits and other financial liabilities in accrued value	62 588 156	58 393 837	57 724 682	50 110 388	51 100 241
Deposits and other financial liabilities in accrued value to credit institutions	2 350 184	1 382 599	1 432 727	2 222 510	3 036 018
Deposits and other fin. liab in accrued value to entities other than credit institutions	57 659 451	55 153 375	54 171 443	45 605 831	45 984 186
Ether financial liabilities in accrued value not broken up by sectors	2 578 521	1 857 862	2 120 513	2 282 047	2 080 036
Issued debt securities in accrued value	5 164 031	5 034 528	6 120 365	6 748 088	4 752 296
Subordinated liabilities in accrued value	1 945 745	1 897 268	1 972 539	1 875 579	1 929 366
Financial liabilities related to transferred assets	0	0	0	0	0
Hedging derivatives with negative real value	0	0	0	0	0
Hedging derivatives with negative RV - real value hedging	0	0	0	0	0
Hedging derivatives with negative RV - cash-flow hedging	0	0	0	0	0
Hedging derivatives with negative RV - net investment in foreign unit hedging	0	0	0	0	0
Hedging derivatives with negative RV - credit risk hedging - RV	0	0	0	0	0
Hedging derivatives with negative RV - credit risk - cash-flow	0	0	0	0	0
Negative hedged tool portfolio real value changes	0	0	0	0	0
Reserves	980 086	673 200	2 025 727	2 198	3 335
Reserves for restructuring	0	0	0	0	0
Reserves for taxes and legal processes	15 869	3 491	3 567	1 335	1 357
Reservs for pensions and Bimile liabilities	4 972	8 139	10 819	863	1 978
Reserves for off-balance items	0	0	0	0	0
Reserves for bad contracts	0	0	0	0	0
Ether reserves	959 244	661 570	2 011 340	0	0
Tax liabilities	76 188	41 186	52 092	46 243	34 396
Tax due liabilities	24 114	16 350	24 964	18 124	12 616
Deferred tax liabilities	52 073	24 836	27 128	28 119	21 780
Ether liabilities	1 410 155	1 149 379	1 217 849	1 191 616	1 290 329
Registered society capital payable on demand	0	0	0	0	0
Liabilities related to deleted groups for sale	0	0	0	2 206 304	6 814 743
Total owned capital	21 947 760	21 837 849	19 564 927	18 028 739	17 082 706
Registered capital	791	791	791	791	791
Paid-up registered capital	791	791	791	791	0
Unpaid registered capital	0	0	0	0	0

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(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Share premium	0	0	0	0	0
Other owned capital	0	0	0	0	0
Capital content of financial instruments	0	0	0	0	0
Other capital instruments	0	0	0	0	0
Funds on revaluations and other differences in valuation	65 896	95 790	0	187 374	217 383
Differences in valuation of tangible assets	0	0	0	0	0
Differences in valuation of intangible assets	0	0	0	169 850	169 850
Securing of net investments in foreign units	0	0	0	0	0
Securing of cash flows	76 115	95 789	0	24 071	60 140
Differences in valuation of realizable financial assets	-10 220	0	0	-6 813	-12 873
Differences in valuation of non-current assets and terminating activities designated for sale	1	1	0	266	266
Other differences in valuation	0	0	0	0	0
Reserve funds	2 594 016	2 138 424	2 278 590	1 407 748	1 527 543
Undistributed profit (upaid loss) of previous periods	17 760 648	18 304 163	13 478 549	13 989 166	13 989 272
Own shares	0	0	0	0	0
Profit (loss) of current accounting period	1 027 048	814 204	3 324 364	2 152 197	1 052 426
Interlocutory dividends	0	0	0	0	0
Minority interests	499 360	484 476	482 633	291 464	295 291
Minority interests in funds of revaluation and other differences in valuation	78 037	78 037	78 037	-91 917	-91 917
Other minority interests	421 323	406 439	404 595	383 380	387 208

GRANTED PROMISES, SECURITIES, RECEIVABLES FROM DERIVATIVES AND SIMILAR ITEMS

	(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
1	Sum of granted promises, securities nad other off-balance receivables	64 876 572	52 528 859	49 944 187	54 203 731	62 829 963
2	Granted promises and securities	21 791 180	18 120 305	16 005 510	13 440 942	14 064 585
3	Granted promises	8 867 041	10 250 442	7 693 730	4 445 412	4 482 445
4	Granted securities and guarantees	12 762 278	7 747 991	8 117 915	8 752 117	9 289 486
5	Granted securities on credit derivatives	0	0	0	0	0
6	Other granted securities	12 762 278	7 747 991	8 117 915	8 752 117	9 289 486
7	Granted securities on bills of exchange	161 860	121 872	193 866	243 413	292 654
8	Granted securities on letter of credits	0	0	0	0	0
9	Granted deposits	3 206 068	2 116 930	2 154 704	10 434 663	17 975 655
10	Receivables on spot transactions	4 342 328	1 390 699	2 118 624	1 028 555	724 975
11	Receivables on fixed forward transactions	19 092 765	16 076 777	15 074 867	15 737 421	15 939 197
12	receivables on options	3 314 732	3 049 690	2 949 206	2 831 707	2 717 750
13	Written-off debts	431 550	431 550	556 307	430 266	430 266
14	Values put for management	0	0	0	0	0
15	Values put in custody, administration and deposit	12 697 950	11 342 908	11 084 968	10 300 178	10 977 536

RECEIVED PROMISES, SECURITIES, LIABILITIES OF DERIVATIVES AND SIMILAR ITEMS

	(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
1	Sum of received promises, securities and other off-balance liabilities	137 928 330	116 580 486	102 093 532	96 961 667	87 967 588
2	Received promises and securities	5 650 230	4 499 289	3 846 136	4 139 233	3 019 120
3	Received promises	3 278 017	3 409 155	3 013 813	3 438 664	2 311 251
4	Received securities nad guarantees	1 089 666	721 499	463 149	8 969	13 697
5	Received securities on credit derivatives	0	0	0	0	0
6	Other received securities	1 089 666	721 499	463 149	8 969	13 697
7	Received securities on bills of exchange	1 282 547	368 635	369 173	691 600	694 173
8	Received securities on letter of credits	0	0	0	0	0
9	Received deposits	29 506 623	28 383 442	25 621 639	26 682 884	21 672 236
10	Liabilities on spot transactions	4 328 857	1 394 710	2 106 424	1 029 516	727 774
11	Liabilities on fixed forward transactions	19 039 556	16 074 491	15 255 074	15 675 733	15 688 546
12	Liabilities on options	3 103 922	2 922 182	2 824 759	2 730 025	2 622 740
13	Values taken over for management	47 949 033	38 494 422	31 998 362	29 445 216	26 661 291
14	Values taken over to custody, administrativ and deposit	28 350 108	24 811 949	20 441 137	17 259 060	17 575 881

1.2.2 PROFIT & LOSS STATEMENT AS OF 30.6.2010
INCOMES, COSTS, PROFITS AND LOSSES OF THE ENTITY

(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Profit on financial activities and on operations	1 502 508	895 811	5 301 184	1 723 476	578 255
Interest income	2 349 758	1 196 460	3 555 358	2 621 964	1 745 335
Interest on claims to central banks	52 111	26 657	72 389	49 758	30 993
Interest on financial assets for trading	89 257	38 253	74 633	52 372	33 701
Interest on financial assets in real value shown in Profit and Loss	19 994	10 026	19 574	10 991	4 753
Interest on 11ministr financial assets	10 365	3 520	1 485	2 730	1 576
Interest on credits and other claims	2 175 844	1 117 740	3 384 929	2 504 180	1 673 055
Interest on financial investments held to maturity	1 980	191	663	575	393
Profit on securing credit derivatives					
Interest on other assets	206	73	1 686	1 359	863
Interest cista	-1 383 786	-593 026	-2 515 775	-1 978 475	-1 359 542
Interest for deposits, credits and other financial liabilities to central banks	-14 870	-10 719	-20 319	-10 187	-3 507
Interest for financial liabilities for trading	-146				
Interest for financial liabilities in real value shown in Profit and Loss			0	0	0
Interest for financial liabilities in value incurred	-1 368 771	-582 306	-2 495 456	-1 968 287	-1 356 035
Loss on securing credit derivatives					
Interest for other liabilities	0	0	0	0	0
Cista for registered capital payable on demand					
Income on dividends	17 854	237	486	152	0
Income on 11ministrati financial assets for trading	17 854	237	486	152	
Income on 11ministrati financial assets in real value shown in P/L					
Income on 11ministrati 11ministr financial assets					
Income on fees and commissions	187 685	98 951	1 571 518	790 264	311 024
Fees and commissions on transactions with fin. 11ministrat for clients	47 495	24 319	77 786	53 093	36 908
Fees and commissions on providing issues	15	14	32	32	64
Fees and commissions on providing financial instruments	37 222	13 991	76 756	53 062	36 843
Fees and commissions on consultation services	10 258	10 314	999		
Fees and commissions on clearing and settlement					
Fees and commissions on 11ministrativ of values	27 910	13 923	55 455	28 399	29 645
Fees and commissions on 11dministrativ, 11dminis and deposti of values	1 085	557	2 029	1 234	828
Fees and commissions on promises nad securities	29 996	12 201	84 031	55 507	17 335
Fees and commissions on payments	5 605	2 484	10 976	8 291	5 631
Fees and commissions on structured financing					
Fees and commissions on securitization					
Fees and commissions on other services	75 594	45 467	1 341 241	643 740	220 678
Cost of fees nad commissions	-168 550	-109 033	-1 393 740	-1 220 447	-833 906
Fees and commissions for transactions with financial instruments	-2 078	-426	-2 033	-1 522	-975
Fees and commissions for 11ministrativ of values	-293	-176	-1 883	-1 949	-1 446
Fees and commissions for administration, custody and deposti of values	-4 332	-1 742	-6 750	-4 832	-3 333
Fees and commissions for clearing and settlement	0	0	0	0	0
Fees and commissions for securitization					
Fees and commissions for other services	-161 847	-106 689	-1 383 076	-1 212 143	-828 152
Realized P/L on fin. Assets and liabilities not shown in real value in P/L	-36 380	-8 030	-57 969	-43 759	-42 070
Profit (loss) on realizable financial assets	-8	-8	-1 942	-2 040	249
Profit (loss) on credits and other claims	-36 372	-8 022	-56 027	-41 720	-42 319
Profit (loss) on financial investments held to maturity					
Profit (loss) on financial liabilities in value incurred					
Profit (loss) on other liabilities					
Profit (loss) on financial assets and liabilities for trading	534 988	610 963	1 156 817	2 867 666	1 522 371
Profit (loss) on capital instruments and share derivatives	20 206	-1 065	-443 249	29 512	12 847
Profit (loss) on interest instruments (incl. interest derivatives)	9 180	27 244	47 015	39 280	4 093

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(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Profit (loss) on currency instruments (incl. currency derivatives)	127 180	222 549	672 790	1 189 826	747 656
Profit (loss) on credit instruments (incl. credit derivatives)					
Profit (loss) on commodities and commodity derivatives	-192	-366	4 547	971	82
Profit (loss) on other instruments incl. hybrids	378 614	362 600	875 715	1 608 077	757 693
Profit (loss) on financial assets and liabilities in real value shown in P/L	50 859	31 100	47 551	3 273	865
Profit (loss) on securing accounting	-57	-24	125	206	82
12realizac rate differences	-71 286	-332 189	-1 057 411	-1 483 733	-906 272
Profit (loss) on clearing of assets other than held for sale	-4 399	-5 744	3 787 744	-31 394	-32 286
Cista income on operations	84 164	38 994	322 032	258 354	230 605
Cista cista of operations	-58 340	-32 848	-115 552	-60 596	-57 952
Administrative cista	-557 748	-253 023	-1 084 383	-679 697	-457 543
Cost of employees	-256 813	-117 782	-485 641	-331 968	-224 100
Payroll	-201 177	-91 910	-392 022	-262 724	-177 228
Social and health insurance	-48 604	-23 268	-76 357	-55 340	-39 011
Retirement and other expenses	-2 894	-1 474	-5 994	-4 575	-3 193
Cost of temporary employees	-2 087	-553	-2 649	-1 989	-1 373
Remunerations – own 1212liz instruments					
Cista cista of employees	-2 050	-577	-8 618	-7 340	-3 295
Cista administrative cista	-300 936	-135 241	-598 741	-347 730	-233 444
Advertising cista	-61 160	-20 878	-82 103	-18 686	-6 887
Consultancy cista	-64 945	-32 629	-159 912	-86 352	-62 541
Information technology cista	-7 173	-3 603	-8 925	-6 188	-4 113
Outsourcing cista	-9 563	-5 065	-19 631	-14 899	-10 344
Rent	-34 156	-17 189	-63 793	-46 162	-31 758
Cista administrative cista	-123 939	-55 877	-264 376	-175 443	-117 802
Depreciation	-31 577	-16 144	-75 060	-54 228	-36 778
Depreciation 12realiza, buildings and equipment	-15 466	-7 299	-35 918	-24 263	-15 983
Depreciation of investments in real estates					
Depreciation of intangible assets	-16 111	-8 845	-39 142	-29 965	-20 795
Reserve creation	-8 481				
Loss on depreciation	-256 335	-90 148	-2 134 123	3 401	-37 868
Loss on depreciation of financial assets not shown in real value in P/L	-265 220	-91 829	-1 905 004	3 023	-38 285
Loss on depreciation of financial assets in acquisition price					
Loss on depreciation of 12realizace financial assets					
Loss on depreciation of credits and other claims	-265 220	-91 829	-1 905 004	3 023	-38 285
Loss on depreciation of financial investments held to maturity					
Loss on depreciation of non-financial assets	8 885	1 682	-229 119	378	418
Loss on depreciation of land, buildings and equipment			0		
Loss on depreciation of investments in real estates			0	0	0
Loss on depreciation of goodwill			-141 458	0	
Loss on depreciation of intangible assets			-88 523	0	0
Loss on depreciation of interest in subsidiary and controlled entities and joint ventures					
Loss on depreciation of other non-financial assets	8 885	1 682	862	378	418
Negative goodwill immediately included in P&L statement			129 935	130 836	
Share in P/L of subsidiary and controlled entities and joint ventures	434 316	308 668	1 334 650	1 178 895	1 104 641
Profit or loss on non-current assets and closed groups					
Profit or loss on continuing operations before taxes	1 082 683	845 165	3 472 203	2 302 683	1 150 707
Costs of income tax	-50 105	-31 292	-136 011	-144 041	-93 349
Profit or loss on continuing operations after taxes	1 032 578	813 873	3 336 192	2 158 642	1 057 358
Profit or loss on terminated operation after taxes					
Profit or loss after taxes	1 032 578	813 873	3 336 192	2 158 642	1 057 358
Minority interests in profit or loss	5 529	-331	11 828	6 445	4 932
Profit or loss without minority interests	1 027 048	814 204	3 324 364	2 152 197	1 052 426

1.2.3 FINANCIAL ASSETS SORTED BY DEPRECIATION, SECTORS AND EVALUATION

(In '000 CZK)							30.6.2010
		Value prior to depreciation	Adjustments	Accumulated los sof evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	70 790 292	0	0	0	70 790 292	0
9	Receivables with depreciatiion	7 130 691	0	3 102 473	0	4 028 218	0

(In '000 CZK)							31.3.2010
		Value prior to depreciation	Adjustments	Accumulated los sof evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	72 800 935	0	0	0	72 800 935	0
9	Receivables with depreciatiion	6 018 643	0	3 184 132	0	2 834 510	0

(In '000 CZK)							31.12.2009
		Value prior to depreciation	Adjustments	Accumulated los sof evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	73 162 345	0	0	0	73 162 345	0
9	Receivables with depreciatiion	6 969 532	0	3 697 532	0	3 272 000	0

(In '000 CZK)							30.9.2009
		Value prior to depreciation	Adjustments	Accumulated los sof evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	63 790 662	0	0	0	63 790 662	0
9	Receivables with depreciatiion	3 234 555	0	2 103 183	0	1 131 372	0

(In '000 CZK)							30.6.2009
		Value prior to depreciation	Adjustments	Accumulated los sof evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	59 259 097	0	0	0	59 259 097	0
9	Receivables with depreciatiion	4 199 425	0	2 900 074	0	1 299 350	0

1.2.4 DERIVATIVES
DERIVATIVES TO TRADING - ASSETS

(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Real value	1 519 159	1 481 597	1 587 187	2 355 352	1 747 217
Nominal value	22 407 497	19 126 467	18 024 073	18 569 128	18 656 947

DERIVATIVES TO TRADING - LIABILITIES

(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Real value	34 927	75 755	240 740	36 398	72 012
Nominal value	22 143 479	18 996 673	18 079 834	18 405 758	18 311 285

SECURITY DERIVATIVES - ASSETS

(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Real value	0	0	0	0	0
Nominal value	0	0	0	0	0

SECURITY DERIVATIVES - LIABILITIES

(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Real value	0	0	0	0	0
Nominal value	0	0	0	0	0

1.2.5 RATIOS AND OTHER INDICATORS (RKC)
CLASSIFIED LOANS
1. Information about capital

(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Tier 1	19 647 045	15 270 986	15 413 264	14 862 157	14 931 281
Tier 2	622 204	616 151	640 850	609 370	626 927
Tier 3 used	-	-	-	-	-
Items subtractable from the sum of Tier1 and Tier2	-	-	-	-	-
Total capital	20 269 250	15 887 137	16 054 114	15 471 528	15 558 208

2. Ratios

(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Capital adequacy	18,81%	16,33%	15,34%	15,08%	14,77%
Return on average assets (ROAA)	2,26%	3,65%	3,96%	3,47%	2,53%
Return on average equity (ROAE)	12,24%	21,23%	22,38%	19,51%	14,36%

3. Information about capital requirements

(in '000 CZK)	30.6.2010	31.3.2010	31.12.2009	30.9.2009	30.6.2009
Total Capital Requirements	8 618 173	7 784 666	8 370 051	8 205 425	8 424 694
Cap. req. for credit risk total	7 025 844	6 222 983	6 646 979	6 245 286	6 556 434
Cap. req. for credit risk under SA total	7 025 844	6 222 983	6 646 979	6 245 286	6 556 434
Cap. req. for credit risk under SA for total exposure	7 025 844	6 222 983	6 646 979	6 245 286	6 556 434
Cap. req. under SA for exposure to central governments and banks	1 825	1 994	2 469	1 854	1 125
Cap. req. under SA for exposure to reg. governments and local auth.					
Cap. req. under SA for exposure to public sector and other organizations					
Cap. req. under SA for exposure to international development banks					
Cap. req. under SA for exposure to international organizations					
Cap. req. under SA for institutional exposures	132 112	130 743	114 847	89 146	97 646
Cap. req. under SA for corporate exposures	5 438 469	4 740 724	4 596 402	4 202 983	4 296 420
Cap. req. under SA for retail exposures	0	0	0	0	0
Cap. req. under SA for mortgage secured exposures	654 226	624 778	679 301	773 118	725 715
Cap. req. under SA for non-performing exposures	2 904	2 242	3 567	2 695	4 289
Cap. req. under SA for regulatory high-risk exposures					
Cap. req. under SA for exposure to covered bonds					
Cap. req. under SA for short-term inst. and corp. exposures	0	0	0	0	0
Cap. req. under SA for exposure to collective invest. funds					
Cap. req. under SA for other exposures	796 307	722 502	1 250 393	1 175 491	1 431 239
Cap. req. for credit risk under SA within IRBA for total exposure	0	0	0	0	0
Cap. req. under SA within IRBA for exposure to central governments and banks	0	0	0	0	0
Cap. req. under SA within IRBA for institutional exposure	0	0	0	0	0
Cap. req. under SA within IRBA for corporate exposure	0	0	0	0	0
Cap. req. under SA within IRBA for retail exposure	0	0	0	0	0
Cap. req. under SA within IRBA for equity exposures	0	0	0	0	0
Cap. req. under SA within IRBA for other exposures					
Cap. req. for credit risk under SA for securitization exposure					
Cap. req. for credit risk under IRBA total	0	0	0	0	0
Cap. req. for credit risk under IRBA for selected exposures total	0	0	0	0	0
Cap. req. under IRBA for exposure to central governments and banks	0	0	0	0	0
Cap. req. under IRBA for institutional exposure	0	0	0	0	0
Cap. req. under IRBA for corporate exposure	0	0	0	0	0
Cap. req. under IRBA for retail exposure	0	0	0	0	0
Cap. req. for credit risk under IRBA for equity exposures	0	0	0	0	0
Cap. req. for credit risk under IRBA for securitization exposure					
Cap. req. for credit risk under IRBA for other exposures					
Cap. req. for settlement risk					
Cap. req. for position, currency and commodity risks total	1 150 385	1 067 267	1 228 656	1 465 722	1 373 844
Cap. req. for market risk under SA total	1 150 385	1 067 267	1 228 656	1 465 722	1 373 844
Cap. req. under SA for interest rate risk	268 990	111 238	90 733	72 296	53 819
Cap. req. under SA for equity risk	10 136	4 789	4 467	4 204	4 390
Cap. req. under SA for currency risk	871 259	950 833	1 133 124	1 389 069	1 315 532
Cap. req. under SA for commodity risk	0	408	332	153	103
Cap. req. for market risk under the internal model approach					
Cap. req. for operating risk total	441 944	494 416	494 416	494 416	494 416
Cap. req. for operating risk under BIA	441 944	494 416	494 416	494 416	494 416
Cap. req. for operating risk under TSA					
Cap. req. for operating risk under ASA					
Cap. req. for operating risk under AMA	0	0	0	0	0
Cap. req. for trading book risk					
Cap. req. for other trading book instruments					
Transitional cap. req. - match up to Basel I					

2. SUMMARY INFORMATION

Summary information on the approach applied by the responsible entity for evaluating the sufficiency of internally generated capital with regard to current and future activities (internally defined and sustained capital adequacy)

The basic objective is to ensure that a sufficient level of caution is maintained during the course of business activities performed within the framework of the regulated consolidated group, i.e., ensuring that any losses that might result due to assuming risks are borne by the owners and not the creditors.

In order to meet this objective, the regulated consolidated group manages the risks to which it is exposed cautiously and at a high level of quality, whereby it covers all identified risks with internal capital (i.e., significant risks are measured and monitored and internal capital requirements for these risks are defined).

As a reflection of risk appetite, the regulated consolidated group board of directors defines goals that should be met within a specified timeframe with regard to internal capital adequacy (i.e., the ratio of risks that should be covered by internal capital) as well as thresholds below which internal capital adequacy should not decrease.

For the purposes of:

- a) determining and regularly evaluating internally defined capital requirements; and
- b) planning and consistently maintaining internally generated capital resources, the bank uses quantitative and qualitative inputs, approaches and methods, including its own expert analyses, estimates and scenarios, which are commensurate with the nature, scope and complexity of the activities that take place within the framework of the consolidated unit and the related risks.

The regulated consolidated group uses the following basic approaches for the internal process of managing capital adequacy:

- qualitative approach;
- quantitative approach without direct impact on capital; and
- quantitative approach with direct impact on capital.

Within the framework of the internally established capital system, processes are defined and implemented within the regulated consolidated group. Various scenarios are subsequently analyzed in a manner whereby the following are evaluated and considered:

- a) the processes in place for planning and subsequently preparing and approving new activities, products and systems;
- b) all other significant changes that are either underway or anticipated, along with factors in the risk profile for the external environment;
- c) the impact of possible deviations from expected development, including the impact of any possible extraordinary circumstances; and
- d) the results of stress testing. The methods in which the above are reflected in the planning process and in the procedures in place for ensuring internally established capital resources are also evaluated and considered.

The regulated consolidated group allocates internally generated capital resources for the significant risks to which it is exposed at a level that is equal to the internally defined capital requirements.

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