
Public Information Regulated Consolidated Group as of 30.9.2009

Part II.



J&T BANKA
CZECH REPUBLIC
PRAGUE

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)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Bank's total receivables from these entities	810	526	978	6 795	1 306
Bank's total payables to these entities	22 942	19 758	34 340	146 323	35 013
Total guarantees issued by the bank to these entities	1 384	1 424	1 506	1 481	1 357
Total guarantees accepted by the bank toward these entities	25 165	25 890	0	0	0
Total value of securities (issued by these entities) held by the bank	10 333	10 934	21 217	8 667	8 916
Total payables from these securities		0	0	0	0
Bank's total receivables from these entities	-	0	0	0	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 %

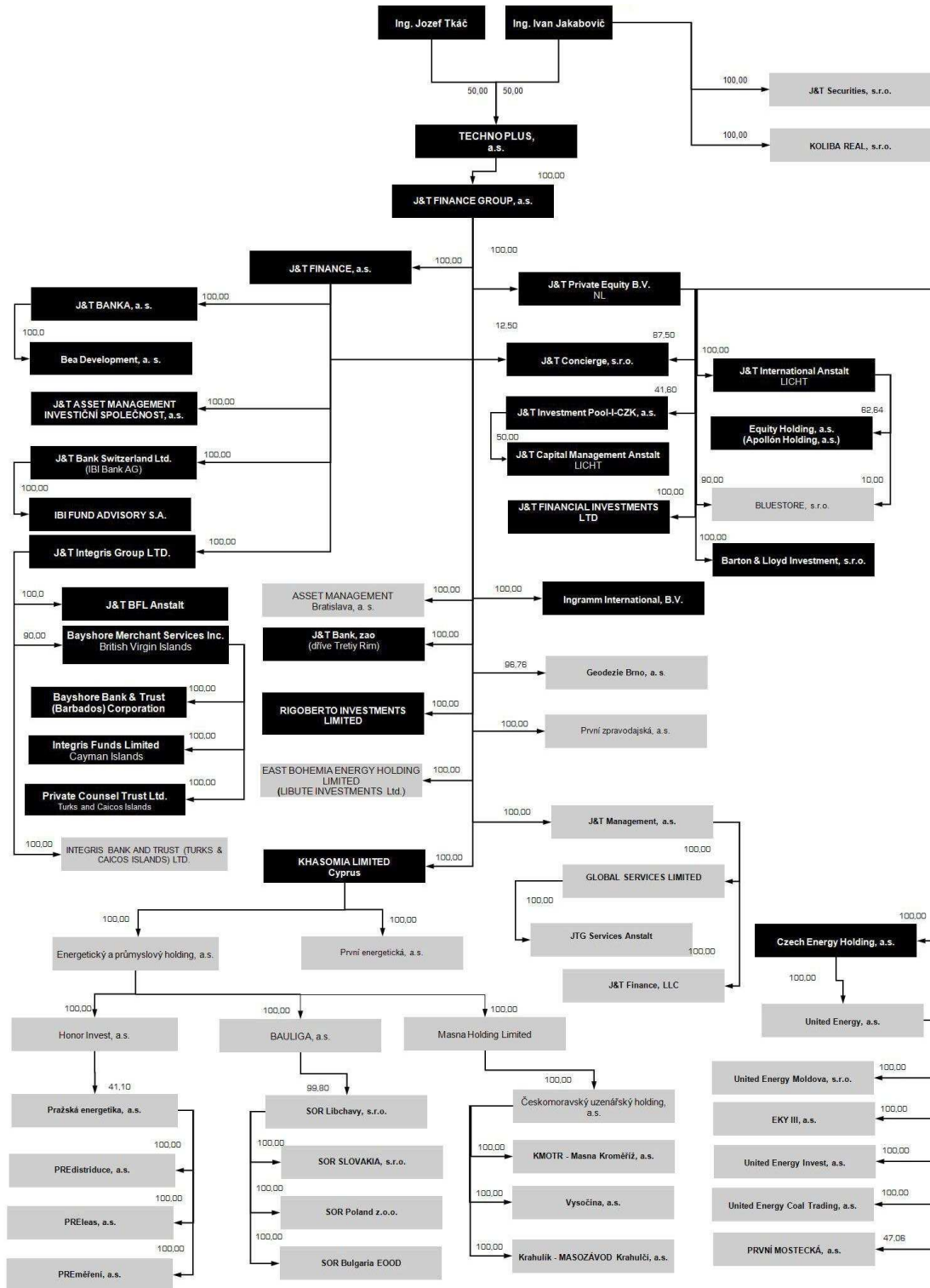
Indirect stake in the bank's voting rights: 100 %

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)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Bank's total receivables from these entities	96 084	95 827	95 545	94 392	95 715
Bank's total payables to these entities	206	159	539	395	539
Total guarantees issued by the bank to these entities	1 548	1 592	1 684	1 656	1 517
Total guarantees accepted by the bank toward these entities	-	0	0	0	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	0	0	0

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



1.2 REGULATED CONSOLIDATED GROUP ACCORDING TO THE CNB (RKC)

1.2.1 BALANCE SHEET AS OF 30.6.2009

ASSETS OF REPORTING ENTITY IN BASIC BREAKUP

Figures compensated by adjustments and accumulated amortization

(in 000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Total assets	80 582 966	83 144 821	83 196 799	83 447 985	79 146 976
Balance in cash and receivables from central banks	6 481 469	4 409 912	4 004 598	5 051 564	4 825 716
Balance in cash	117 053	103 356	85 313	76 528	86 148
Receivables from central banks	6 364 417	4 306 556	3 919 284	4 975 037	4 739 568
Financial assets for trading	3 457 779	2 705 445	2 263 927	1 781 968	4 915 186
Derivatives for trading with positive real value	2 355 352	1 747 217	1 135 659	692 068	3 782 300
Capital tools for trading	25 224	29 378	29 506	87 343	59 018
Debt securities for trading	1 077 202	928 851	1 098 762	1 002 557	1 073 867
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	171 828	333 051	186 814	183 744	0
Capital tools in real value shown in P/L	171 828	176 648	186 814	183 744	0
Zdeny securities in real value shown in P/L	0	156 403	0	0	0
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	1 520 792	1 925 876	1 619 136	1 607 822	1 459 903
Realizable capital tools	1 056 018	1 076 257	1 134 905	1 132 146	759 800
Realizable debt securities	464 774	849 618	484 231	475 676	700 103
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	58 557 617	56 251 891	57 661 252	57 518 178	51 228 212
Non-tradeable debt securities	0	0	0	0	0
Receivables	58 557 617	56 251 891	57 661 252	57 518 178	51 228 212
Receivables from credit institutions	3 261 036	3 427 436	3 842 957	3 972 198	5 687 730
Receivables from entities other than credit institutions	50 819 707	51 148 193	51 934 286	51 415 691	45 287 361
Other receivables not broken up by sectors	4 476 874	1 676 262	1 884 009	2 130 288	253 122
Financial investment held to maturity	25 699	25 941	27 910	27 791	24 107
Debt securities held to maturity	25 699	25 941	27 910	27 791	24 107
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 limile in portfolio of assured instruments real value	0	0	0	0	0

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(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Tangible assets	327 195	322 920	331 322	338 800	337 383
Land, buildings and equipment	327 195	322 920	331 322	338 800	337 383
Investment in real estate	0	0	0	0	0
Intangible assets	904 878	954 937	1 272 035	1 221 223	1 043 710
Goodwill	159 358	163 660	377 314	361 908	890 270
Other intangible assets	745 520	791 277	894 721	859 314	153 440
Shares in affiliated and controlled entities and joint ventures	99 095	82 229	82 272	338 777	13 768 569
Tax receivables	7 835	10 234	50 297	53 460	49 284
Receivables from tax due	7 648	10 047	49 690	45 921	45 385
Receivables from deferred tax	187	187	608	7 539	3 899
Other assets	52 803	1 552 824	1 650 833	1 673 219	1 494 906
Non-current assets and deleted group for sale	8 975 976	14 569 562	14 046 403	13 651 439	0

LIABILITIES AND OWNED CAPITAL OF REPORTING ENTITY IN BASIC BREAKUP

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Total liabilities and limi capital	80 582 966	83 144 821	83 196 799	83 447 985	79 146 976
Total liabilities	62 554 227	66 062 115	65 891 153	66 816 126	62 667 525
Deposits, credits and other financial liabilities to central banks	334 327	65 396	30 651	41 193	0
Financial liabilities for trading	39 484	72 012	243 966	521 138	173 042
Derivatives for trading with negative real value	36 398	72 012	243 966	521 138	173 042
Liabilities from short sales	3 086	0	0	0	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	0	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	58 734 055	57 781 903	56 851 845	58 264 071	59 291 985
Deposits, credits and other financial liabilities in accrued value	50 110 388	51 100 241	49 630 332	50 481 512	52 791 619
Deposits and other financial liabilities in accrued value to credit institutions	2 222 510	3 036 018	2 889 043	3 047 769	9 762 496
Deposits and other fin. liab in accrued value to entities other than credit institutions	45 605 831	45 984 186	43 641 719	43 889 262	40 637 058
Ether financial liabilities in accrued value not broken up by sectors	2 282 047	2 080 036	3 099 571	3 544 480	2 392 065
Issued debt securities in accrued value	6 748 088	4 752 296	5 181 223	5 777 165	4 662 095
Subordinated liabilities in accrued value	1 875 579	1 929 366	2 040 290	2 005 394	1 838 271
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	2 198	3 335	170 337	170 072	2 382 850
Reserves for restructuring	0	0	0	0	0
Reserves for taxes and legal processes	1 335	1 357	1 445	1 451	11 952
Reservs for pensions and limile liabilities	863	1 978	5 400	5 021	0
Reserves for off-balance items	0	0	0	0	0
Reserves for bad contracts	0	0	0	0	0
Ether reserves	0	0	163 492	163 600	2 370 899
Tax liabilities	46 243	34 396	29 734	60 050	87 185
Tax due liabilities	18 124	12 616	8 418	38 284	23 863
Deferred tax liabilities	28 119	21 780	21 316	21 765	63 321
Ether liabilities	1 191 616	1 290 329	1 735 803	924 713	732 463
Registered society capital payable on demand	0	0	0	0	0
Liabilities related to deleted groups for sale	2 206 304	6 814 743	6 828 816	6 834 889	0
Total owned capital	18 028 739	17 082 706	17 305 647	16 631 859	16 479 451
Registered capital	791	791	791	791	0
Paid-up registered capital	791	791	791	791	0
Unpaid registered capital	0	0	0	0	0

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(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
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	187 374	217 383	129 826	176 095	-35 279
Differences in valuation of tangible assets	0	0	0	0	0
Differences in valuation of intangible assets	169 850	169 850	-265	-265	-265
Securing of net investments in foreign units	0	0	0	0	0
Securing of cash flows	24 071	60 140	139 505	179 653	-11 901
Differences in valuation of realizable financial assets	-6 813	-12 873	-9 680	-3 559	-23 075
Differences in valuation of non-current assets and terminating activities designated for sale	266	266	266	266	0
Other differences in valuation	0	0	0	0	-38
Reserve funds	1 407 748	1 527 543	1 438 626	1 568 601	1 179 483
Undistributed profit (upaid loss) of previous periods	13 989 166	13 989 272	14 564 166	14 012 312	14 373 962
Own shares	0	0	0	0	0
Profit (loss) of current accounting period	2 152 197	1 052 426	694 863	407 923	533 344
Interlocutory dividends	0	0	0	0	0
Minority interests	291 464	295 291	477 375	466 137	427 941
Minority interests in funds of revaluation and other differences in valuation	-91 917	-91 917	58 895	58 895	-11 666
Other minority interests	383 380	387 208	418 480	407 242	439 607

GRANTED PROMISES, SECURITIES, RECEIVABLES FROM DERIVATIVES AND SIMILAR ITEMS

	(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
1	Sum of granted promises, securities and other off-balance receivables	54 203 731	62 829 963	75 606 913	67 417 416	93 108 996
2	Granted promises and securities	13 440 942	14 064 585	23 454 960	21 242 687	19 428 524
3	Granted promises	4 445 412	4 482 445	5 411 977	5 653 947	4 559 890
4	Granted securities and guarantees	8 752 117	9 289 486	17 440 516	14 134 227	13 664 515
5	Granted securities on credit derivatives	0	0	0	0	0
6	Other granted securities	8 752 117	9 289 486	17 440 516	14 134 227	13 664 515
7	Granted securities on bills of exchange	243 413	292 654	602 467	1 454 513	1 204 119
8	Granted securities on letter of credits	0	0	0	0	0
9	Granted deposits	10 434 663	17 975 655	17 080 617	9 807 079	9 133 781
10	Receivables on spot transactions	1 028 555	724 975	1 105 804	0	927 053
11	Receivables on fixed forward transactions	15 737 421	15 939 197	18 983 499	21 407 857	17 035 410
12	receivables on options	2 831 707	2 717 750	2 678 598	2 746 665	2 789 823
13	Written-off debts	430 266	430 266	430 266	430 266	33 378 871
14	Values put for management	0	0	0	0	0
15	Values put in custody, administration and deposit	10 300 178	10 977 536	11 873 171	11 782 863	10 415 535

RECEIVED PROMISES, SECURITIES, LIABILITIES OF DERIVATIVES AND SIMILAR ITEMS

	(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
1	Sum of received promises, securities and other off-balance liabilities	96 961 667	87 967 588	99 663 287	105 645 352	117 734 770
2	Received promises and securities	4 139 233	3 019 120	5 399 172	12 488 885	14 636 510
3	Received promises	3 438 664	2 311 251	2 879 173	2 028 391	2 311 821
4	Received securities and guarantees	8 969	13 697	682 583	18 867	180 548
5	Received securities on credit derivatives	0	0	0	0	0
6	Other received securities	8 969	13 697	682 583	18 867	180 548
7	Received securities on bills of exchange	691 600	694 173	1 837 415	10 441 626	12 144 141
8	Received securities on letter of credits	0	0	0	0	0
9	Received deposits	26 682 884	21 672 236	22 178 862	19 786 384	23 568 725
10	Liabilities on spot transactions	1 029 516	727 774	1 111 138	0	1 060 650
11	Liabilities on fixed forward transactions	15 675 733	15 688 546	18 886 027	21 663 015	17 113 812
12	Liabilities on options	2 730 025	2 622 740	2 592 269	2 675 246	2 693 948
13	Values taken over for management	29 445 216	26 661 291	30 888 723	30 123 777	43 039 082
14	Values taken over to custody, administrativ and deposit	17 259 060	17 575 881	18 607 097	18 908 044	15 622 043

1.2.2 PROFIT & LOSS STATEMENT AS OF 30.9.2009

INCOMES, COSTS, PROFITS AND LOSSES OF THE ENTITY

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Profit on financial activities and on operations	1 723 476	578 255	550 820	-2 694 774	-3 842 186
Interest income	2 621 964	1 745 335	898 201	3 483 592	2 503 502
Interest on claims to central banks	49 758	30 993	15 182	156 282	135 447
Interest on financial assets for trading	52 372	33 701	15 574	46 648	32 618
Interest on financial assets in real value shown in Profit and Loss	10 991	4 753	1 679	5 064	2 758
Interest on administrative financial assets	2 730	1 576	349	6 620	5 729
Interest on credits and other claims	2 504 180	1 673 055	864 691	3 263 361	2 323 881
Interest on financial investments held to maturity	575	393	203	659	524
Profit on securing credit derivatives					
Interest on other assets	1 359	863	523	4 958	2 545
Interest costs	-1 978 475	-1 359 542	-732 216	-2 697 914	-1 997 008
Interest for deposits, credits and other financial liabilities to central banks	-10 187	-3 507	-1 957	-777	
Interest for financial liabilities for trading					0
Interest for financial liabilities in real value shown in Profit and Loss	0	0	0	0	0
Interest for financial liabilities in value incurred	-1 968 287	-1 356 035	-730 260	-2 695 168	-1 996 996
Loss on securing credit derivatives					
Interest for other liabilities	0	0	0	-1 968	-12
Cista for registered capital payable on demand					
Income on dividends	152	0	0	47 262	54 395
Income on administrative financial assets for trading	152			46 565	44 614
Income on administrative financial assets in real value shown in P/L					
Income on administrative financial assets				698	9 781
Income on fees and commissions	790 264	311 024	142 112	877 615	508 528
Fees and commissions on transactions with fin. administration for clients	53 093	36 908	19 636	78 985	58 585
Fees and commissions on providing issues	32	64		34	34
Fees and commissions on providing financial instruments	53 062	36 843	19 636	72 922	52 552
Fees and commissions on consultation services				6 029	5 998
Fees and commissions on clearing and settlement				0	0
Fees and commissions on administrative values	28 399	29 645	13 172	54 764	21 355
Fees and commissions on administrative, administrative and deposit values	1 234	828	306	1 491	17 343
Fees and commissions on promises and securities	55 507	17 335	7 100	23 742	11 086
Fees and commissions on payments	8 291	5 631	2 726	15 746	11 551
Fees and commissions on structured financing					
Fees and commissions on securitization					
Fees and commissions on other services	643 740	220 678	99 172	702 887	388 608
Cost of fees and commissions	-1 220 447	-833 906	-278 168	-849 824	-1 326 140
Fees and commissions for transactions with financial instruments	-1 522	-975	-498	-34 724	-33 659
Fees and commissions for administrative values	-1 949	-1 446	-1 057	-3 455	-2 159
Fees and commissions for administration, custody and deposit values	-4 832	-3 333	-1 598	-8 272	-6 318
Fees and commissions for clearing and settlement	0	0	0	0	0
Fees and commissions for securitization					0
Fees and commissions for other services	-1 212 143	-828 152	-275 015	-803 373	-1 284 005
Realized P/L on fin. Assets and liabilities not shown in real value in P/L	-43 759	-42 070	175	100 405	104 112
Profit (loss) on realizable financial assets	-2 040	249		-3 781	1 145
Profit (loss) on credits and other claims	-41 720	-42 319	175	104 187	102 979
Profit (loss) on financial investments held to maturity				-1	-12
Profit (loss) on financial liabilities in value incurred					
Profit (loss) on other liabilities					0
Profit (loss) on financial assets and liabilities for trading	2 867 666	1 522 371	155 994	-3 816 466	-3 051 676
Profit (loss) on capital instruments and share derivatives	29 512	12 847	6 874	-3 982 450	-3 907 487
Profit (loss) on interest instruments (incl. interest derivatives)	39 280	4 093	-2 994	-159 632	-51 173

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(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Profit (loss) on currency instruments (incl. currency derivatives)	1 189 826	747 656	27 621	-698 026	611 391
Profit (loss) on credit instruments (incl. credit derivatives)					
Profit (loss) on commodities and commodity derivatives	971	82	-920	-9 069	-452
Profit (loss) on other instruments incl. hybrids	1 608 077	757 693	125 414	1 032 711	296 045
Profit (loss) on financial assets and liabilities in real value shown in P/L	3 273	865	185	170 555	31 053
Profit (loss) on securing accounting	206	82	29	16	484
Realization rate differences	-1 483 733	-906 272	178 791	1 503 218	-360 371
Profit (loss) on clearing of assets other than held for sale	-31 394	-32 286	-187	-1 474 276	1 614
Cista income on operations	258 354	230 605	203 055	259 648	111 886
Cista cista of operations	-60 596	-57 952	-17 150	-298 605	-422 564
Administrative cista	-679 697	-457 543	-213 495	-3 092 951	-647 658
Cost of employees	-331 968	-224 100	-118 564	-478 984	-339 783
Payroll	-262 724	-177 228	-94 574	-381 584	-269 080
Social and health insurance	-55 340	-39 011	-20 597	-80 051	-60 105
Retirement and other expenses	-4 575	-3 193	-1 542	-5 336	-3 873
Cost of temporary employees	-1 989	-1 373	-616	-1 907	-786
Remunerations – own financial instruments					0
Cista cista of employees	-7 340	-3 295	-1 235	-8 106	-5 918
Cista administrative cista	-347 730	-233 444	-94 931	-2 615 967	-307 895
Advertising cista	-18 686	-6 887	-5 267	-16 647	-12 180
Consultancy cista	-86 352	-62 541	-29 128	-177 845	-91 755
Information technology cista	-6 188	-4 113	-2 361	-10 726	-7 284
Outsourcing cista	-14 899	-10 344	-5 313	-33 625	-22 446
Rent	-46 162	-31 758	-15 568	-51 921	-37 574
Cista administrative cista	-175 443	-117 802	-37 293	-2 325 203	-136 656
Depreciation	-54 228	-36 778	-18 686	-65 187	-43 976
Depreciation realizable, buildings and equipment	-24 263	-15 983	-8 182	-33 463	-24 110
Depreciation of investments in real estates					
Depreciation of intangible assets	-29 965	-20 795	-10 504	-31 724	-19 867
Reserve creation				1 983 601	
Loss on depreciation	3 401	-37 868	-120 613	-1 325 403	-19 205
Loss on depreciation of financial assets not shown in real value in P/L	3 023	-38 285	-120 555	-1 332 313	-22 643
Loss on depreciation of financial assets in acquisition price					
Loss on depreciation of realizable financial assets					
Loss on depreciation of credits and other claims	3 023	-38 285	-120 555	-1 332 313	-22 643
Loss on depreciation of financial investments held to maturity					
Loss on depreciation of non-financial assets	378	418	-58	6 910	3 438
Loss on depreciation of land, buildings and equipment				0	0
Loss on depreciation of investments in real estates	0	0	0	0	0
Loss on depreciation of goodwill	0	0	0	0	0
Loss on depreciation of intangible assets	0	0	0	-18	0
Loss on depreciation of interest in subsidiary and controlled entities and joint ventures				0	0
Loss on depreciation of other non-financial assets	378	418	-58	6 928	3 438
Negative goodwill immediately included in P&L statement	130 836			4 740 466	4 804 987
Share in P/L of subsidiary and controlled entities and joint ventures	1 178 895	1 104 641	529 991	1 217 430	461 091
Profit or loss on non-current assets and closed groups					0
Profit or loss on continuing operations before taxes	2 302 683	1 150 707	728 018	763 184	713 053
Costs of income tax	-144 041	-93 349	-27 662	-64 211	-80 782
Profit or loss on continuing operations after taxes	2 158 642	1 057 358	700 356	698 972	632 271
Profit or loss on terminated operation after taxes					
Profit or loss after taxes	2 158 642	1 057 358	700 356	698 972	632 271
Minority interests in profit or loss	6 445	4 932	5 493	291 050	98 927
Profit or loss without minority interests	2 152 197	1 052 426	694 863	407 923	533 344

1.2.3 FINANCIAL ASSETS SORTED BY DEPRECIATION, SECTORS AND EVALUATION

(In '000 CZK)							30.9.2009
		Value prior to depreciation	Adjustments	Accumulated loss of 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 using 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 depreciation	3 234 555	0	2 103 183	0	1 131 372	0

(In '000 CZK)							30.6.2009
		Value prior to depreciation	Adjustments	Accumulated loss of 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 using 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 depreciation	4 199 425	0	2 900 074	0	1 299 350	0

(In '000 CZK)							31.3.2009
		Value prior to depreciation	Adjustments	Accumulated loss of 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 using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	58 441 891	0	0	0	58 441 891	0
9	Receivables with depreciation	5 754 858	0	3 078 593	0	2 676 265	0

(In '000 CZK)							31.12.2008
		Value prior to depreciation	Adjustments	Accumulated loss of 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 using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	58 602 420	0	0	0	58 602 420	0
9	Receivables with depreciation	6 339 498	0	2 941 113	0	3 398 385	0

(In '000 CZK)							30.9.2008
		Value prior to depreciation	Adjustments	Accumulated loss of 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 using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	41 595 633	0	0	0	41 595 633	0
9	Receivables with depreciation	2 378 393	0	1 011 089	0	1 367 304	0

1.2.4 DERIVATIVES

DERIVATIVES TO TRADING - ASSETS

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Real value	2 355 352	1 747 217	1 135 659	692 068	3 782 300
Nominal value	18 569 128	18 656 947	21 662 096	24 154 522	19 825 233

DERIVATIVES TO TRADING - LIABILITIES

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Real value	36 398	72 012	243 966	521 138	173 042
Nominal value	18 405 758	18 311 265	21 478 296	24 338 262	19 807 760

SECURITY DERIVATIVES - ASSETS

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Real value	0	0	0	0	0
Nominal value	0	0	0	0	0

SECURITY DERIVATIVES - LIABILITIES

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
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)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Tier 1	14 862 157	14 931 281	14 582 218	14 472 323	14 815 136
Tier 2	609 370	626 927	663 007	652 110	597 263
Tier 3 used	-	-	-	-	-
Items subtractable from the sum of Tier1 and Tier2	-	-	-	-	-
Total capital	15 471 528	15 558 208	15 245 224	15 124 433	15 412 399

2. Ratios

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Capital adequacy	15,08%	14,77%	13,48%	13,41%	14,59%
Return on average assets (ROAA)	3,47%	2,53%	3,34%	0,53%	0,95%
Return on average equity (ROAE)	19,51%	14,36%	19,13%	3,06%	5,45%

3. Information about capital requirements

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Total Capital Requirements	8 205 425	8 424 694	9 047 618	9 021 900	8 453 335
Cap. req. for credit risk total	6 245 286	6 556 434	7 380 229	7 008 980	6 508 953
Cap. req. for credit risk under SA total	6 245 286	6 556 434	7 380 229	7 008 980	6 508 953
Cap. req. for credit risk under SA for total exposure	6 245 286	6 556 434	7 380 229	7 008 980	6 508 953
Cap. req. under SA for exposure to central governments and banks	1 854	1 125	1 750	2 669	8 630
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	89 146	97 646	92 758	99 785	160 641
Cap. req. under SA for corporate exposures	4 202 983	4 296 420	5 060 683	4 813 066	4 345 740
Cap. req. under SA for retail exposures	0	0	0	0	0
Cap. req. under SA for mortgage secured exposures	773 118	725 715	716 493	634 255	597 231
Cap. req. under SA for non-performing exposures	2 695	4 289	3 801	70	1 653
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	1 175 491	1 431 239	1 504 743	1 459 136	1 395 058
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	1 465 722	1 373 844	1 148 582	1 494 114	1 425 576
Cap. req. for market risk under SA total	1 465 722	1 373 844	1 148 582	1 494 114	1 425 576
Cap. req. under SA for interest rate risk	72 296	53 819	70 440	46 727	57 416
Cap. req. under SA for equity risk	4 204	4 390	4 330	3 985	1 867
Cap. req. under SA for currency risk	1 389 069	1 315 532	1 073 756	1 442 534	1 362 425
Cap. req. under SA for commodity risk	153	103	56	867	3 867
Cap. req. for market risk under the internal model approach					
Cap. req. for operating risk total	494 416	494 416	518 806	518 806	518 806
Cap. req. for operating risk under BIA	494 416	494 416	518 806	518 806	518 806
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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