
Public Information
Regulated Consolidated Group
as of 31.3.2009

Part II.



J&T BANKA
CZECH REPUBLIC
PRAGUE

The results presented as J&T CCE (Controlled Consolidation Entity), published on the web www.jftg.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.

CONTENT

1. REGULATED CONSOLIDATED GROUP	3
1.1 INFORMATION ABOUT THE STRUCTURE OF THE CONSOLIDATED GROUP	3
1.2 REGULATED CONSOLIDATED GROUP ACCORDING TO THE CNB (RKC)	6
1.2.1 BALANCE SHEET	6
1.2.2 PROFIT & LOSS STATEMENT	11
1.2.3 FINANCIAL ASSETS SORTED BY DEPRECIATION, SECTORS AND EVALUATION	14
1.2.4 DERIVATIVES	15
1.2.5 RATIOS AND OTHER INDICATORS (RKC)	16
2. SUMMARY INFORMATION	18
CONTACTS	19

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)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Bank's total receivables from these entities	978	6 795	1 306	600	4 091
Bank's total payables to these entities	34 340	146 323	35 013	34 926	62 740
Total guarantees issued by the bank to these entities	1 506	1 481	1 357	1 314	1393
Total guarantees accepted by the bank toward these entities	-	-	-	-	-
Total value of securities (issued by these entities) held by the bank	21 217	8 667	8 916	8 584	9087
Total payables from these securities	-	-	-	-	-
Bank's total receivables from these entities	-	-	-	-	-

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 %

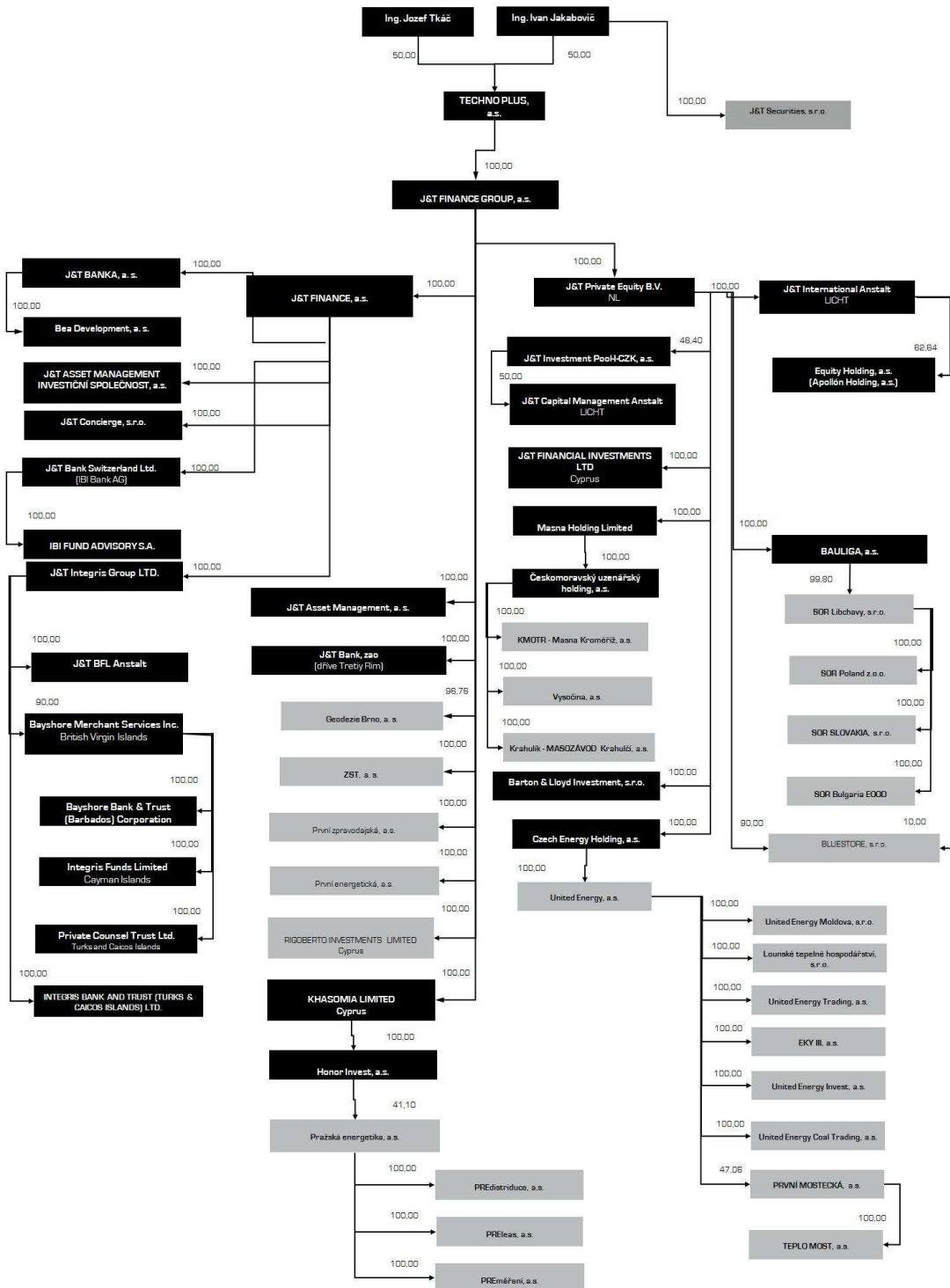
Indirect stake in the bank's voting rights: 100 %

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)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Bank's total receivables from these entities	95 545	94 392	95 715	98 001	95 454
Bank's total payables to these entities	539	395	539	257	296
Total guarantees issued by the bank to these entities	1 684	1 656	1 517	1 470	869
Total guarantees accepted by the bank toward these entities	-	-	-	-	-
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	-	-	-	-	-

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.



1.2 REGULATED CONSOLIDATED GROUP ACCORDING TO THE CNB (RKC)

1.2.1 BALANCE SHEET AS OF 31.3.2009

ASSETS OF REPORTING ENTITY IN BASIC BREAKUP

Figures compensated by adjustments and accumulated amortization

(in 000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Total assets	83 196 799	83 447 985	79 146 976	81 026 714	73 062 379
2 Balance in cash and receivables from central banks	4 004 598	5 051 564	4 825 716	4 034 765	7 630 051
3 Balance in cash	85 313	76 528	86 148	88 997	133 243
4 Receivables from central banks	3 919 284	4 975 037	4 739 568	3 945 767	7 496 808
5 Financial assets for trading	2 263 927	1 781 968	4 915 186	11 906 954	8 470 290
6 Derivatives for trading with positive real value	1 135 659	692 068	3 782 300	7 807 709	7 469 411
7 Capital tools for trading	29 506	87 343	59 018	3 051 479	163 535
8 Debt securities for trading	1 098 762	1 002 557	1 073 867	1 047 767	837 344
9 Receivables for trading	0	0	0	0	0
10 Receivables for trading from credit institutions	0	0	0	0	0
11 Receivables for trading from entities other than credit institutions	0	0	0	0	0
12 Other receivables for trading not broken up by sectors	0	0	0	0	0
13 Financial assets in real value shown in Profit / Loss	186 814	183 744	0	3 229	0
14 Capital tools in real value shown in P/L	186 814	183 744	0	3 229	0
15 Zdeny securities in real value shown in P/L	0	0	0	0	0
16 Receivables in real value shown in Profit / Loss	0	0	0	0	0
17 Receivables in real value shown in P/L from credit institutions	0	0	0	0	0
18 Receivables in real value shown in P/L from entities other than credit institutions	0	0	0	0	0
19 Other receivables in real value shown in P/L not broken up by sectors	0	0	0	0	0
20 Realizable financial assets	1 619 136	1 607 822	1 459 903	1 436 423	730 857
21 Realizable capital tools	1 134 905	1 132 146	759 800	744 896	37 910
22 Realizable debt securities	484 231	475 676	700 103	691 528	692 947
23 Realizable receivables	0	0	0	0	0
24 Realizable receivables from credit institutions	0	0	0	0	0
25 Realizable receivables from entities other than credit institutions	0	0	0	0	0
26 Other realizable receivables not broken up by sectors	0	0	0	0	0
27 Credit and other receivables	57 661 252	57 518 178	51 228 212	50 781 536	43 496 679
28 Non-tradeable debt securities	0	0	0	0	0
29 Receivables	57 661 252	57 518 178	51 228 212	50 781 536	43 496 679
30 Receivables from credit institutions	3 842 957	3 972 198	5 687 730	7 643 416	4 333 521
31 Receivables from entities other than credit institutions	51 934 286	51 415 691	45 287 361	42 842 917	38 829 433
32 Other receivables not broken up by sectors	1 884 009	2 130 288	253 122	295 204	333 725
33 Financial investment held to maturity	27 910	27 791	24 107	22 762	24 760
34 Debt securities held to maturity	27 910	27 791	24 107	22 762	24 760
35 Receivables held to maturity	0	0	0	0	0
36 Receivables held to maturity from credit institutions	0	0	0	0	0
37 Receivables held to maturity from entities other than credit institutions	0	0	0	0	0
38 Other receivables held to maturity not broken up by sectors	0	0	0	0	0
39 Hedging derivatives with positive real value	0	0	0	0	0
40 Hedging derivatives with positive RV - real value hedging	0	0	0	0	0
41 Hedging derivatives with positive RV - cash-flow hedging	0	0	0	0	0
42 Hedging derivatives with positive RV - net investment in foreign units hedging	0	0	0	0	0
43 Hedging derivatives with positive RV - credit risk hedging - RV	0	0	0	0	0
44 Hedging derivatives with positive RV - credit risk hedging - cash-flow	0	0	0	0	0
45 Positive limile in portfolio of assured instruments real value	0	0	0	0	0

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46	Tangible assets	331 322	338 800	337 383	333 800	332 008
47	Land, buildings and equipment	331 322	338 800	337 383	333 800	332 008
48	Investment in real estate	0	0	0	0	0
49	Intangible assets	1 272 035	1 221 223	1 043 710	945 079	293 400
50	Goodwill	377 314	361 908	890 270	792 468	158 298
51	Other intangible assets	894 721	859 314	153 440	152 611	135 102
52	Shares in affiliated and controlled entities and joint ventures	82 272	338 777	13 768 569	10 050 086	9 896 664
53	Tax receivables	50 297	53 460	49 284	41 059	45 395
54	Receivables from tax due	49 690	45 921	45 385	37 340	41 388
55	Receivables from deferred tax	608	7 539	3 899	3 719	4 007
56	Other assets	1 650 833	1 673 219	1 494 906	1 471 020	2 142 274
57	Non-current assets and deleted group for sale	14 046 403	13 651 439	0	0	0

LIABILITIES AND OWNED CAPITAL OF REPORTING ENTITY IN BASIC BREAKUP

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Total liabilities and limi capital	83 196 799	83 447 985	79 146 976	81 026 714	73 062 379
2 Total liabilities	65 891 153	66 816 126	62 667 525	64 354 851	57 530 495
3 Deposits, credits and other financial liabilities to central banks	30 651	41 193	0	0	0
4 Financial liabilities for trading	243 966	521 138	173 042	308 427	184 325
5 Derivatives for trading with negative real value	243 966	521 138	173 042	284 257	184 325
6 Liabilities from short sales	0	0	0	24 170	0
7 Deposits, credits and other financial liabilities to for trading	0	0	0	0	0
8 Deposits, credits and other financial liabilities for trading to credit institutions	0	0	0	0	0
9 Deposits, credits and other financial liabilities for trading to entities other than cr. inst.	0	0	0	0	0
10 Ether financial liabilities for trading not broken up by sectors	0	0	0	0	0
11 Issued debt securities for repurchase in short term	0	0	0	0	0
12 Financial liabilities in real value shown in P/L	0	0	0	0	0
13 Deposits, credits and other financial liabilities in real value shown in P/L	0	0	0	0	0
14 Deposits, credits and other financial liabilities in RV shown in P/L to credit institutions	0	0	0	0	0
15 Deposits, credits and other financial liabilities in RV shown in P/L to intities other than credit institutions	0	0	0	0	0
16 Ether financial liabilities in RV shown in P/L not broken up by sectors	0	0	0	0	0
17 Issued debt securities in RV shown in Profit / Loss Report	0	0	0	0	0
18 Subordinated liabilities in RV shown in Profit / Loss Report	0	0	0	0	0
19 Financial liabilities in accrued value	56 851 845	58 264 071	59 291 985	61 073 842	54 116 046
20 Deposits, credits and other financial liabilities in accrued value	49 630 332	50 481 512	52 791 619	55 021 497	49 101 785
21 Deposits and other financial liabilities in accrued value to credit institutions	2 889 043	3 047 769	9 762 496	7 734 377	7 045 150
22 Deposits and other fin. liab in accrued value to entities other than credit institutions	43 641 719	43 889 262	40 637 058	45 392 386	40 476 027
23 Ether financial liabilities in accrued value not broken up by sectors	3 099 571	3 544 480	2 392 065	1 894 734	1 580 609
24 Issued debt securities in accrued value	5 181 223	5 777 165	4 662 095	4 268 002	3 125 538
25 Subordinated liabilities in accrued value	2 040 290	2 005 394	1 838 271	1 784 343	1 888 724
26 Financial liabilities related to transerred assets	0	0	0	0	0
27 Hedging derivatives with negative real value	0	0	0	0	0
28 Hedging derivatives with negative RV - real value hedging	0	0	0	0	0
29 Hedging derivatives with negative RV - cash-flow hedging	0	0	0	0	0
30 Hedging derivatives with negative RV - net investmment in foreign unit hedging	0	0	0	0	0
31 Hedging derivatives with negative RV - credit risk hedging - RV	0	0	0	0	0
32 Hedging derivatives with negative RV - credit risk - cash-flow	0	0	0	0	0
33 Negative hedged tool portfolio real value changes	0	0	0	0	0
34 Reserves	170 337	170 072	2 382 850	2 057 005	2 170 591
35 Reserves for restructuring	0	0	0	0	0
36 Reserves for taxes and legal processes	1 445	1 451	11 952	11 891	11 988
37 Reservs for pensions and limile liabilities	5 400	5 021	0	0	1 216
38 Reserves for off-balance items	0	0	0	0	0
39 Reserves for bad contracts	0	0	0	0	0
40 Ether reserves	163 492	163 600	2 370 899	2 045 114	2 157 387
41 Tax liabilities	29 734	60 050	87 185	91 704	94 263
42 Tax due liabilites	8 418	38 284	23 863	22 998	20 637
43 Deferred tax liabilities	21 316	21 765	63 321	68 706	73 626
44 Ether liabilities	1 735 803	924 713	732 463	823 874	965 271
45 Registered society capital payable on demand	0	0	0	0	0
46 Liabilities related to deleted groups for sale	6 828 816	6 834 889	0	0	0
47 Total owned capital	17 305 647	16 631 859	16 479 451	16 671 863	15 531 884
48 Registered capital	791	791	0	0	0
49 Paid-up registered capital	791	791	0	0	0
50 Unpaid registered capital	0	0	0	0	0

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51	Share premium	0	0	0	0	0
52	Other owned capital	0	0	0	0	0
53	Capital content of financial instruments	0	0	0	0	0
54	Other capital instruments	0	0	0	0	0
55	Funds on revaluations and other differences in valuation	129 826	176 095	-35 279	-86 052	-69 508
56	Differences in valuation of tangible assets	0	0	0	0	0
57	Differences in valuation of intangible assets	-265	-265	-265	0	0
58	Securing of net investments in foreign units	0	0	0	0	0
59	Securing of cash flows	139 505	179 653	-11 901	-62 132	-48 694
60	Differences in valuation of realizable financial assets	-9 680	-3 559	-23 075	-23 882	-20 776
61	Differences in valuation of non-current assets and terminating activities designated for sale	266	266	0	0	0
62	Other differences in valuation	0	0	-38	-38	-38
63	Reserve funds	1 438 626	1 568 601	1 179 483	875 383	322 851
64	Undistributed profit (unpaid loss) of previous periods	14 564 166	14 012 312	14 373 962	14 581 922	15 717 434
65	Own shares	0	0	0	0	0
66	Profit (loss) of current accounting period	694 863	407 923	533 344	882 859	-835 485
67	Intercompany dividends	0	0	0	0	0
68	Minority interests	477 375	466 137	427 941	417 750	396 592
69	Minority interests in funds of revaluation and other differences in valuation	58 895	58 895	-11 666	-24 884	-15 587
70	Other minority interests	418 480	407 242	439 607	442 635	412 179

GRANTED PROMISES, SECURITIES, RECEIVABLES FROM DERIVATIVES AND SIMILAR ITEMS

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Sum of granted promises, securities and other off-balance receivables	75 606 913	67 417 416	93 108 996	62 240 539	34 762 794
2 Granted promises and securities	23 454 960	21 242 687	19 428 524	12 855 334	13 219 520
3 Granted promises	5 411 977	5 653 947	4 559 890	4 264 183	4 639 210
4 Granted securities and guarantees	17 440 516	14 134 227	13 664 515	7 453 750	7 481 993
5 Granted securities on credit derivatives	0	0	0	0	0
6 Other granted securities	17 440 516	14 134 227	13 664 515	7 453 750	7 481 993
7 Granted securities on bills of exchange	602 467	1 454 513	1 204 119	1 137 401	1 098 317
8 Granted securities on letter of credits	0	0	0	0	0
9 Granted deposits	17 080 617	9 807 079	9 133 781	5 560 927	5 630 896
10 Receivables on spot transactions	1 105 804	0	927 053	364 894	98 980
11 Receivables on fixed forward transactions	18 983 499	21 407 857	17 035 410	27 311 282	10 714 928
12 receivables on options	2 678 598	2 746 665	2 789 823	7 109 113	3 388 839
13 Written-off debts	430 266	430 266	33 378 871	430 266	430 266
14 Values put for management	0	0	0	0	0
15 Values put in custody, administration and deposit	11 873 171	11 782 863	10 415 535	8 608 722	1 279 363

RECEIVED PROMISES, SECURITIES, LIABILITIES OF DERIVATIVES AND SIMILAR ITEMS

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Sum of received promises, securities and other off-balance liabilities	99 663 287	105 645 352	117 734 770	120 482 486	67 682 582
2 Received promises and securities	5 399 172	12 488 885	14 636 510	15 463 374	15 123 265
3 Received promises	2 879 173	2 028 391	2 311 821	1 912 384	1 544 576
4 Received securities and guarantees	682 583	18 867	180 548	152 343	199 712
5 Received securities on credit derivatives	0	0	0	0	0
6 Other received securities	682 583	18 867	180 548	152 343	199 712
7 Received securities on bills of exchange	1 837 415	10 441 626	12 144 141	13 398 647	13 378 977
8 Received securities on letter of credits	0	0	0	0	0
9 Received deposits	22 178 862	19 786 384	23 568 725	20 431 835	22 993 627
10 Liabilities on spot transactions	1 111 138	0	1 060 650	364 734	98 980
11 Liabilities on fixed forward transactions	18 886 027	21 663 015	17 113 812	27 084 710	10 645 998
12 Liabilities on options	2 592 269	2 675 246	2 693 948	7 059 227	3 311 740
13 Values taken over for management	30 888 723	30 123 777	43 039 082	36 678 132	10 205 395
14 Values taken over to custody, administrativ and deposit	18 607 097	18 908 044	15 622 043	13 400 474	5 303 577

1.2.2 PROFIT & LOSS STATEMENT AS OF 31.3.2009

INCOMES, COSTS, PROFITS AND LOSSES OF THE ENTITY

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Profit on financial activities and on operations	550 820	-2 694 774	-3 842 186	839 338	-774 370
2 Interest income	898 201	3 483 592	2 503 502	1 579 001	762 314
3 Interest on claims to central banks	15 182	156 282	135 447	87 794	39 897
4 Interest on financial assets for trading	15 574	46 648	32 618	18 994	7 892
5 Interest on financial assets in real value shown in Profit and Loss	1 679	5 064	2 758	907	492
6 Interest on administrative financial assets	349	6 620	5 729	3 991	1 987
7 Interest on credits and other claims	864 691	3 263 361	2 323 881	1 465 397	711 175
8 Interest on financial investments held to maturity	203	659	524	349	157
9 Profit on securing credit derivatives					
10 Interest on other assets	523	4 958	2 545	1 568	714
11 Interest costs	-732 216	-2 697 914	-1 997 008	-1 263 267	-616 103
12 Interest for deposits, credits and other financial liabilities to central banks	-1 957	-777			
13 Interest for financial liabilities for trading			0	0	0
14 Interest for financial liabilities in real value shown in Profit and Loss	0	0	0	0	0
15 Interest for financial liabilities in value incurred	-730 260	-2 695 168	-1 996 996	-1 263 260	-562 110
16 Loss on securing credit derivatives					
17 Interest for other liabilities	0	-1 968	-12	-7	-53 993
18 Costs for registered capital payable on demand					
19 Income on dividends	0	47 262	54 395	1 535	344
20 Income on administrative financial assets for trading		46 565	44 614	1 535	344
21 Income on administrative financial assets in real value shown in P/L					
22 Income on administrative financial assets		698	9 781		
23 Income on fees and commissions	142 112	877 615	508 528	408 431	134 417
24 Fees and commissions on transactions with financial institutions for clients	19 636	78 985	58 585	39 314	24 281
25 Fees and commissions on providing issues		34	34		
26 Fees and commissions on providing financial instruments	19 636	72 922	52 552	35 634	24 281
27 Fees and commissions on consultation services		6 029	5 998	3 680	
28 Fees and commissions on clearing and settlement		0	0	0	0
29 Fees and commissions on administrative services	13 172	54 764	21 355	393	93
30 Fees and commissions on administrative, custody and deposit of values	306	1 491	17 343	12 853	6 802
31 Fees and commissions on promises and securities	7 100	23 742	11 086	7 256	3 780
32 Fees and commissions on payments	2 726	15 746	11 551	7 399	3 322
33 Fees and commissions on structured financing					
34 Fees and commissions on securitization					
35 Fees and commissions on other services	99 172	702 887	388 608	341 217	96 138
36 Cost of fees and commissions	-278 168	-849 824	-1 326 140	-725 045	-441 294
37 Fees and commissions for transactions with financial instruments	-498	-34 724	-33 659	-32 865	-435
38 Fees and commissions for administrative services	-1 057	-3 455	-2 159	-1 397	-852
39 Fees and commissions for administration, custody and deposit of values	-1 598	-8 272	-6 318	-4 750	-2 588
40 Fees and commissions for clearing and settlement	0	0	0	0	0
41 Fees and commissions for securitization			0	0	0
42 Fees and commissions for other services	-275 015	-803 373	-1 284 005	-686 033	-437 419
43 Realized P/L on financial assets and liabilities not shown in real value in P/L	175	100 405	104 112	104 799	46 259
44 Profit (loss) on realizable financial assets		-3 781	1 145	1 147	0
45 Profit (loss) on credits and other claims	175	104 187	102 979	103 664	46 259
46 Profit (loss) on financial investments held to maturity		-1	-12	-12	

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47	Profit (loss) on financial liabilities in value incurred					
48	Profit (loss) on other liabilities			0	0	
49	Profit (loss) on financial assets and liabilities for trading	155 994	-3 816 466	-3 051 676	1 653 043	165 768
50	Profit (loss) on capital instruments and share derivatives	6 874	-3 982 450	-3 907 487	300 086	188 727
51	Profit (loss) on interest instruments (incl. interest derivatives)	-2 994	-159 632	-51 173	4 802	-4 853
52	Profit (loss) on currency instruments (incl. currency derivatives)	27 621	-698 026	611 391	1 137 734	460 223
53	Profit (loss) on credit instruments (incl. credit derivatives)					
54	Profit (loss) on commodities and commodity derivatives	-920	-9 069	-452	7 721	5 431
55	Profit (loss) on other instruments incl. hybrids	125 414	1 032 711	296 045	202 700	-483 760
56	Profit (loss) on financial assets and liabilities in real value shown in P/L	185	170 555	31 053	23 869	15 014
57	Profit (loss) on securing accounting	29	16	484	392	-37
58	Realization rate differences	178 791	1 503 218	-360 371	-922 639	-870 280
59	Profit (loss) on clearing of assets other than held for sale	-187	-1 474 276	1 614	12 093	-57
60	Cost of operations	203 055	259 648	111 886	70 748	118 011
61	Cost of operations	-17 150	-298 605	-422 564	-103 621	-88 726
62	Administrative costs	-213 495	-3 092 951	-647 658	-413 377	-204 655
63	Cost of employees	-118 564	-476 984	-339 763	-220 618	-100 041
64	Payroll	-94 574	-381 584	-269 080	-172 299	-76 961
65	Social and health insurance	-20 597	-80 051	-60 105	-41 223	-19 920
66	Retirement and other expenses	-1 542	-5 336	-3 873	-2 614	-1 309
67	Cost of temporary employees	-616	-1 907	-786	-421	-130
68	Remunerations – own financial instruments			0	0	0
69	Cost of employees	-1 235	-8 106	-5 918	-4 061	-1 720
70	Administrative costs	-94 931	-2 615 967	-307 895	-192 759	-104 614
71	Advertising costs	-5 267	-16 647	-12 180	-4 467	-1 109
72	Consultancy costs	-29 128	-177 845	-91 755	-55 135	-41 188
73	Information technology costs	-2 361	-10 726	-7 284	-4 719	-2 683
74	Outsourcing costs	-5 313	-33 625	-22 446	-13 117	-6 301
75	Rent	-15 568	-51 921	-37 574	-25 157	-12 570
76	Administrative costs	-37 293	-2 325 203	-136 656	-90 164	-40 764
77	Depreciation	-18 686	-65 187	-43 976	-33 109	-12 431
78	Depreciation of tangible assets, buildings and equipment	-8 182	-33 463	-24 110	-21 842	-7 718
79	Depreciation of investments in real estates					
80	Depreciation of intangible assets	-10 504	-31 724	-19 867	-11 267	-4 712
81	Reserve creation		1 983 601			
82	Loss on depreciation		-1 325 403	-19 205	81 251	-20 169
83	Loss on depreciation of financial assets not shown in real value in P/L		1 983 601			
84	Loss on depreciation of financial assets in acquisition price					
85	Loss on depreciation of financial assets					
86	Loss on depreciation of credits and other claims	-120 555	-1 332 313	-22 643	80 418	350
87	Loss on depreciation of financial investments held to maturity					
88	Loss on depreciation of non-financial assets	-58	6 910	3 438	833	-20 518
89	Loss on depreciation of land, buildings and equipment		0	0	0	0
90	Loss on depreciation of investments in real estates	0	0	0	0	0
91	Loss on depreciation of goodwill	0	0	0	0	0
92	Loss on depreciation of intangible assets		-18	0	0	0
93	Loss on depreciation of interest in subsidiary and controlled entities and joint ventures		0	0		-5 042
94	Loss on depreciation of other non-financial assets	-58	6 928	3 438	833	-15 476
95	Negative goodwill immediately included in P&L statement		4 740 466	4 804 987	13 304	330
96	Share in P/L of subsidiary and controlled entities and joint ventures	529 991	1 217 430	461 091	477 124	199 758
97	Profit or loss on non-current assets and closed groups			0	0	
98	Profit or loss on continuing operations before taxes	728 018	763 184	713 053	964 531	-811 537

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99	Costs of income tax	-27 662	-64 211	-80 782	-63 526	-19 386
100	Profit or loss on continuing operations after taxes	700 356	698 972	632 271	901 005	-830 923
101	Profit or loss on terminated operation after taxes					
102	Profit or loss after taxes	700 356	698 972	632 271	901 005	-830 923
103	Minority interests in profit or loss	5 493	291 050	98 927	18 145	4 562
104	Profit or loss without minority interests	694 863	407 923	533 344	882 859	-835 485

1.2.3 FINANCIAL ASSETS SORTED BY DEPRECIATION, SECTORS AND EVALUATION

(In '000 CZK)							31.3.2009
		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	59 399 056	0	0	0	59 399 056	0
9	Receivables with depreciatiion	4 759 436	0	2 577 956	0	2 181 481	0

(In '000 CZK)							31.12.2008
		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	59 581 481	0	0	0	59 581 481	0
9	Receivables with depreciation	5 360 437	0	2 448 704	0	2 911 733	0

(In '000 CZK)							30.9.2008
		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	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

(In '000 CZK)							30.6.2008
		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	54 222 921	0	0	0	54 222 921	0
9	Receivables with depreciatiion	1 400 790	0	896 408	0	504 382	0

(In '000 CZK)							31.3.2008
		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	50 668 890	0	0	0	50 668 890	0
9	Receivables with depreciation	1 009 139	0	684 541	0	324 597	0

1.2.4 DERIVATIVES

DERIVATIVES TO TRADING - ASSETS

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Real value	1 135 659	692 068	3 782 300	7 807 709	7 469 411
Nominal value	21 662 096	24 154 522	19 825 233	33 771 983	14 103 768

DERIVATIVES TO TRADING - LIABILITIES

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Real value	243 966	521 138	173 042	284 257	184 325
Nominal value	21 478 296	24 338 262	19 807 760	33 677 204	13 957 738

SECURITY DERIVATIVES - ASSETS

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Real value	0	0	0	0	0
Nominal value	0	0	0	0	0

SECURITY DERIVATIVES - LIABILITIES

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
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)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Tier 1	14 582 218	14 472 323	14 815 136	14 850 664	10 917 533
Tier 2	663 007	652 110	597 263	578 617	613 487
Tier 3 used	-	-	-	-	-
Items subtractable from the sum of Tier1 and Tier2	-	-	-	-	-
Total capital	15 245 224	15 124 433	15 412 399	15 429 281	11 531 020

2. Information about capital requirements

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Total Capital Requirements	9 047 618	9 021 900	8 453 335	9 113 679	7 664 538
2 Cap. req. for credit risk total	7 380 229	7 008 980	6 508 953	6 374 665	5 776 309
3 Cap. req. for credit risk under SA total	7 380 229	7 008 980	6 508 953	6 374 665	5 776 309
4 Cap. req. for credit risk under SA for total exposure	7 380 229	7 008 980	6 508 953	6 374 665	5 776 309
5 Cap. req. under SA for exposure to central governments and banks	1 750	2 669	8 630	9 992	2 838
6 Cap. req. under SA for exposure to reg. governments and local auth.					
7 Cap. req. under SA for exposure to public sector and other organizations					
8 Cap. req. under SA for exposure to international development banks					
9 Cap. req. under SA for exposure to international organizations					
10 Cap. req. under SA for institutional exposures	92 758	99 785	160 641	199 110	190 313
11 Cap. req. under SA for corporate exposures	5 060 683	4 813 066	4 345 740	4 405 014	4 442 268
12 Cap. req. under SA for retail exposures	0	0	0	0	0
13 Cap. req. under SA for mortgage secured exposures	716 493	634 255	597 231	430 707	11 558
14 Cap. req. under SA for non-performing exposures	3 801	70	1 653	7 197	26 048
15 Cap. req. under SA for regulatory high-risk exposures					
16 Cap. req. under SA for exposure to covered bonds					
17 Cap. req. under SA for short-term inst. and corp. exposures	0	0	0	0	0
18 Cap. req. under SA for exposure to collective invest. funds					
19 Cap. req. under SA for other exposures	1 504 743	1 459 136	1 395 058	1 322 644	1 103 284
20 Cap. req. for credit risk under SA within IRBA for total exposure	0	0	0	0	0
21 Cap. req. under SA within IRBA for exposure to central governments and banks	0	0	0	0	0
22 Cap. req. under SA within IRBA for institutional exposure	0	0	0	0	0
23 Cap. req. under SA within IRBA for corporate exposure	0	0	0	0	0
24 Cap. req. under SA within IRBA for retail exposure	0	0	0	0	0
25 Cap. req. under SA within IRBA for equity exposures	0	0	0	0	0
26 Cap. req. under SA within IRBA for other exposures					
27 Cap. req. for credit risk under SA for securitization exposure					
28 Cap. req. for credit risk under IRBA total	0	0	0	0	0
29 Cap. req. for credit risk under IRBA for selected exposures total	0	0	0	0	0
30 Cap. req. under IRBA for exposure to central governments and banks	0	0	0	0	0
31 Cap. req. under IRBA for institutional exposure	0	0	0	0	0
32 Cap. req. under IRBA for corporate exposure	0	0	0	0	0
33 Cap. req. under IRBA for retail exposure	0	0	0	0	0
34 Cap. req. for credit risk under IRBA for equity exposures	0	0	0	0	0
35 Cap. req. for credit risk under IRBA for securitization exposure					
36 Cap. req. for credit risk under IRBA for other exposures					

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37	Cap. req. for settlement risk					
38	Cap. req. for position, currency and commodity risks total	1 148 582	1 494 114	1 425 576	2 220 208	1 453 043
39	Cap. req. for market risk under SA total	1 148 582	1 494 114	1 425 576	2 220 208	1 453 043
40	Cap. req. under SA for interest rate risk	70 440	46 727	57 416	55 373	40 022
41	Cap. req. under SA for equity risk	4 330	3 985	1 867	22 500	18 034
42	Cap. req. under SA for currency risk	1 073 756	1 442 534	1 362 425	2 140 887	1 393 032
43	Cap. req. under SA for commodity risk	56	867	3 867	1 448	1 955
44	Cap. req. for market risk under the internal model approach					
45	Cap. req. for operating risk total	518 806	518 806	518 806	518 806	435 186
46	Cap. req. for operating risk under BIA	518 806	518 806	518 806	518 806	435 186
47	Cap. req. for operating risk under TSA					
48	Cap. req. for operating risk under ASA					
49	Cap. req. for operating risk under AMA	0	0	0	0	0
50	Cap. req. for trading book risk					
51	Cap. req. for other trading book instruments					
52	Transitional cap. req. - match up to Basel I					

3. Ratios

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Capital adequacy	13,48%	13,41%	14,59%	13,54%	12,04%
Return on average assets (ROAA)	3,34%	0,53%	0,95%	2,39%	-4,75%
Return on average equity (ROAE)	19,13%	3,06%	5,45%	14,17%	-29,66%

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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