
J&T BANKA, a. s.
Public Information
as of 30.6.2010

Part I.

J&T BANKA

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1.1. PUBLIC INFORMATION

Commercial name: J&T BANKA, a. s.

Legal form: Joint-stock company

Registered address: Prague 8, Pobřežní 297/14

Company number: 47115378

Entered in the Commercial Register kept by Prague City Court, section b, Insert 1731.

Date entered in the commercial Register: 13 October 1992

On 26 June 2007, the sole shareholder acting in the competence of the general meeting decided on the increase of registered capital by a sum of CZK 324,426,000 to a total sum of CZK 1,838,127,000.

Date of last change to entry in the commercial Register: 8 December 2009 (Re-member Board of Directors)

Registered capital entered in the commercial Register: 1,838,127,000 CZK

Paid-in registered capital: 1,838,127,000 CZK

The bank's registered capital comprises 1,837,126 (in words: one million eight hundred thirty-seven thousand one hundred twenty-six) shares with a nominal value of CZK 1,000 (in words: one thousand Czech crowns) and 700,000 (in words: seven hundred thousand) shares with a nominal value of CZK 1.43 (in words: one Czech crown and forty-three hallers).

The foreign legal entity branch was founded on the basis of decision of J&t banka, a. s., of 14/11/2005.

J&T BANKA, a. s., pobočka zahraničnej banky

Registered address: Lamačská cesta 3, Bratislava 841 04

Legal form: branch of foreign legal entity

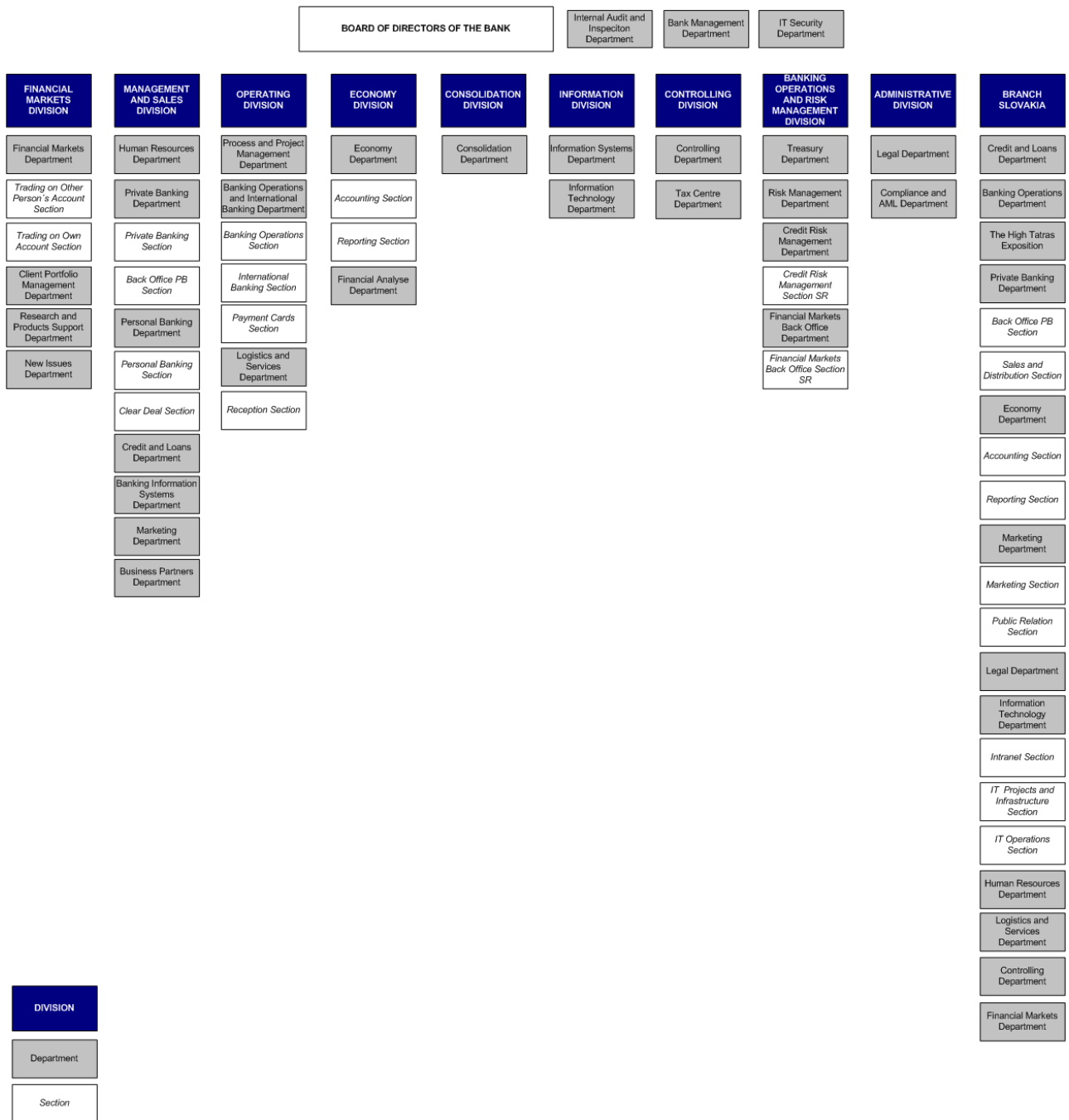
Company registration number: 35 964 693

Date entered in the commercial Register: 23.11.2005

1.2. ORGANISATIONAL STRUCTURE

Valid since 30.6.2010

Average number of branch employees as of 30 June 2010: 110 (average number)
 Average number of bank employees as of 30 June 2010: 191 (average number)



1.3 STRUCTURE OF THE CONSOLIDATED GROUP

MEMBERS OF THE BOARD OF DIRECTORS

PATRIK TKÁČ

Position: chairman of the board of directors

In this post since: 3.6.1998

Previous experience: Patrik Tkáč graduated from the faculty of economics and Public administration of the university of economics in bratislava. In 1994 he obtained a broker's licence from the ministry of finance of the slovak Republic and in the same year he became a co-founder of J&T securities, s. r. o., a company trading in securities. he is a major leader of the financial group - until 1997 he was a member of the board of directors of J&T FINANCE GROUP, a. s. since 1998 he has been chairman of the board of directors of J&T BANKA, a. s.

| Company | Company no. | Registered address | Post |
|-------------------------|-------------|--|-----------------------------|
| J&T FINANCE, a.s. | 27592502 | Praha 8, Pobřežní 297/14, PSČ 186 00 | board of directors - Member |
| J&T FINANCE GROUP, a.s. | 31391087 | Bratislava, Lamačská cesta 3, PSČ B41 04 | Vice -chairman |
| Nadační fond J&T | 27162524 | Praha 8, Pobřežní 297/14, PSČ 186 00 | management board - Member |

ŠTĚPÁN AŠER

Position: member of the board of directors

In this post since: 30.5.2006

Previous experience: a graduate of school of business and Public management at George Washington university in Washington, specialized in finance and financial markets. subsequently, he earned an mba at Rochester Institute of technology. he has been involved in finance in the Czech Republic since 1997, first as an analyst, and later as a portfolio manager at Credit suisse asset management. between 1999 and 2002, he was a member of the board of directors of Commerz asset management responsible for portfolio management and sales. In Česká spořitelna, he briefly specialized in asset management for institutional clients. he has been with J&T banka since 2003 and is in charge of the management and trading section.

| Company | Company no. | Registered address | Post |
|--|-------------|--|-----------------------------------|
| Bea Development, a.s. | 261 18 106 | Praha 8, Pobřežní 297/14, PSČ 186 00 | Chairman of the Supervisory Board |
| J&T ASSET MANAGEMENT, INVESTIČNÍ SPOLEČNOST, | 476 72 684 | Praha 8, Pobřežní 297/14, PSČ 186 00 | Supervisory board - Member |
| ATLANTIK finanční trhy, a.s. | 634 70 411 | Praha 10, Vinohradská 230, PSČ: 100 00 | board of directors - Member |

JOZEF SPIŠIAK

Position: member of the board of directors

In this post since: 9.4.1999

Previous experience: In 1973 Jozef spišiak graduated from the economic faculty of Vojenská akademie and in 1982 from the faculty of law of Comenius university in bratislava. he has been active in the financial sector since the very beginning of his professional career. during the 1980's he worked as head of the budgetary department at the ministry of defence of ČssR and as deputy to the director. since 1991 he has worked as a director of the branch office of státní banka Československá (state bank of Czechoslovakia) [CNB since 1993]. since 1998 he has been working in the J&T Group, where he is responsible for administration in J&T BANKA, a. s.

KAMIL BENDÁK

Position: member of the board of directors

In this post since: 8.11.2004

Previous experience: Mr bendák is a graduate of the Czech technical university (ČVUT), faculty of Civil engineering in Prague. after completing his studies in 1982 he worked in the field of investment construction and financial management. he has been working in the banking sector since 1992, mainly in the area of asset and liability management and risk management. since the entry into the bank by J&T in 1998 mr bendák was the director of the bank's treasury. since 2004 he is a member of the bank's board of directors.

MEMBERS OF THE SUPERVISORY BOARD

JOZEF TKÁČ**Position:** chairman of the supervisory board**In this post since:** 3.6.1998

Previous experience: After graduating from the university of economics Jozef Tkáč started working in the head office of Štátná banka Československá [state bank of Czechoslovakia] in Bratislava. In 1989 he was entrusted by the government of Slovakia and by the management of Štátná banka Československá with the setting up of an investment bank in Slovakia. In 1990 he became managing director of the head office of Investiční banka s. p. ú. Praha in Slovakia and following the dis-establishment and division of Investiční banka Praha he became president of Investičná a rozvojová banka a. s. in Bratislava. As a result of a change in the ownership structure and completion of the privatisation of IRB, a.s., he started working in J&T as president of the group and chairman of the board of directors J&T FINANCE GROUP, a. s.

| Company | Company no. | Registered address | Post |
|------------------------------------|-------------|----------------------------------|------------------------------------|
| J&T FINANCE GROUP, a. s. | 31391087 | Bratislava, Lamačská cesta 3, SR | board of directors - Chairman |
| TECHNO PLUS, a.s. | 31385419 | Bratislava, Donnerova 15, SR | board of directors - Member |
| Geodezie Brno, a. s. | 46345906 | Brno, Dvořákova 14, ČR | supervisory board - Chairman |
| J&T Investment Pool - I CZK, a. s. | 26714493 | Praha 8, Pobřežní 297/14, ČR | board of directors - Chairman |
| Equity Holding, a. s. | 10005005 | Praha 8, Pobřežní 14, ČR | board of directors - Chairman |
| J&T Investment Pool - I SKK, a. s. | 35888016 | Bratislava, Lamačská cesta 3, SR | board of directors - Vice Chairman |
| J&T FINANCE, a. s. | 27592502 | Praha 8, Pobřežní 297/14, ČR | board of directors - Chairman |

IVAN JAKABOVIČ**Position:** member of the supervisory board**In this post since:** 3.6.1998

Previous experience: Ivan Jakabovič graduated from the faculty of economic Informatics of the university of economics in Bratislava and obtained a broker's licence from the Slovak Ministry of Finance. In 1994 he became a co-founder of J&T Securities, s. r. o., a company trading in securities. In 1999 he became vice-chairman of the board of directors of J&T FINANCE GROUP, a. s.

| Company | Company no | Registered address | Post |
|--|------------|--------------------------------------|------------------------------------|
| KOLIBA REAL, s. r. o. | 35725745 | Bratislava, Lamačská cesta 3, SR | Executive |
| J&T Finance group, a. s. | 31391087 | Bratislava, Lamačská cesta 3, SR | board of directors - Chairman |
| TECHNO PLUS, a.s. | 31385419 | Bratislava, Donnerova 15, SR | board of directors - Member |
| J&T Investment Pool - I CZK, a. s. | 26714493 | Praha 8, Pobřežní 297/14, ČR | board of directors - Chairman |
| Equity Holding, a. s. | 10005005 | Praha 8, Pobřežní 14, ČR | board of directors - Chairman |
| J&T Investment Pool - I SKK, a. s. | 35888016 | Bratislava, Lamačská cesta 3, SR | board of directors - Vice Chairman |
| J&T FINANCE, a. s. | 27592502 | Praha 8, Pobřežní 297/14, ČR | Supervisory board - Member |
| ZST, a. s. | 35709502 | Bratislava, Těhelňa 2, SR | Supervisory board - Member |
| První zpravodajská, a.s. | 27204090 | Praha 2, Blanická 1008/28 | Supervisory board - Chairman |
| Nadační fond J&T | 27162524 | Praha 8, Pobřežní 297/14, PSČ 186 00 | Board - Member |
| Energetický a průmyslový holding, a.s. | 28356250 | Brno, Příkop 843/4, PSČ 60200 | Supervisory board - Member |
| Spoločné zdravotnístvo, a.s. | 36612847 | Bratislava, Lamačská cesta 3, SR | Supervisory board - Member |

DUŠAN PALCR

Position: member of the board of directors

In this post since: 11.8.2004

Previous experience: Dušan Palcr graduated from the faculty of business and economics of the Mendel University of Agriculture and Forestry in Brno. Between 1995 and 1998 he worked as a bank supervisor of the CNB (Czech National Bank). Since 1998 he has been working in the J&T Group. He is a member of the board of directors of J&T BANKA, a. s., where he is responsible for the management of bank operations.

| Company | Company no | Registered address | Post |
|------------------------------|------------|-------------------------------------|-------------------------------|
| AC Sparta Praha fotbal, a.s. | 46356801 | Praha 7, Tr. Milady Horákové 98, ČR | supervisory board - Chairman |
| J&T REAL ESTATE CZ, a.s. | 264 40 547 | Praha 8, Pobřežní 14, ČR | board of directors - Chairman |
| AERO GROUP, a. s. | 27570797 | Praha 8, Pobřežní 14, ČR | supervisory board - Member |
| MERIDIANSIPA ŠTVANICE, a.s. | 259 21 436 | Praha 8, Pobřežní 14, ČR | board of directors - Chairman |
| Environmental Services, a.s. | 284 27 980 | Praha 8, Pobřežní 14, ČR | board of directors - Member |
| J&T Real Estate Czech a.s. | 282 55 534 | Praha 8, Karlín, Pobřežní 297/14 | board of directors - Member |
| J&T FINANCE GROUP, a. s. | 31391087 | Bratislava, Lamačská cesta 3, SR | board of directors - Member |

JOZEF ŠEPETKA

Position: member of the supervisory board

In this post since: September 9, 2008

Previous experience: a graduate of the Charles University Faculty of Law, he has been active in state administration since 1990, including a position at the Ministry of Foreign Affairs of the Czech Republic starting in 1992. He started as a consultant at J&T BANK in 1998.

MILOSLAV ČOMAJ

Position: member of the supervisory board

In this post since: September 21, 2008

Previous experience: he is a graduate of the National Economy Faculty of the University of Economics in Bratislava with special emphasis on finance, banking and investments. He worked as a consultant for private clients and later held the position of branch manager for HVB Bank Slovakia until 2006. Since then he has been a private banker with J&T BANK.

EVA ŠAGÁTOVÁ

Position: member of the supervisory board

In this post since: September 21, 2008

Previous experience: he is a graduate of the National Economy Faculty of the University of Economics in Bratislava with special emphasis on finance, banking and investments. He worked as a consultant for private clients and later held the position of branch manager for HVB Bank Slovakia until 2006. Since then he has been a private banker with J&T BANK.

MIROSLAV MINAŘÍK

Position: member of the supervisory board

In this post since: July 21, 2008

Previous experience: a graduate of the Faculty of Economics at VŠB Technical University of Ostrava, he has been working in the banking industry since 1993. He started with J&T BANK in 1999. His area of specialization started in international banking and later expanded to include private banking. He has been the director of the Private Banking Department since May 2007.

| Company | Company no | Registered address | Post |
|----------------------|------------|------------------------------|----------------------------|
| J&T Management, a.s. | 281 68 305 | Praha 8, Pobřežní 297/14, ČR | supervisory board - member |

ONDŘEJ POPELKA

Position: member of the supervisory board

In this post since: July 21, 2008

Previous experience: he is a graduate of both the International Relations Faculty of the University of Economics in Prague and the Charles University Faculty of Law. During his studies, he worked for the e-merit consulting company on a project for ČSOB, specifically an analysis for taking over IPb and its assets. In April 2006 he assumed the position of private banker with J&T.

INGRIDA LÁSLOPOVÁ

Position: member of the supervisory board

In this post since: July 21, 2008

Previous experience: she successfully completed studies at the university of economics in bratislava (faculty of Corporate management with a specialization in corporate financial management). since completing her degree in 2004, she has been working as a private banker for J&T BANK, a.s.

OTHER SENIOR EMPLOYEES**MONIKA CÉREOVÁ**

Head of J&T Banka, a. s., branch bratislava

In this post since: 23.11.2005

education: Economy University (Faculty of Business), in finance since 1996

ANDREJ ZAŤKO

Bank clerk of J&T Banka, a. s., branch bratislava

In this post since: 2009

Vzdělání: University, in finance since 2000

IGOR KOVÁČ

Finance director

In this post since: July 1, 2008

education: University graduate, employed in the field since 1998

MIROSLAV MINAŘÍK

Head of Private banking

In this post since: 1.4.2007

education: University, in the sector since 1993.

| Company | Company no | Registered address | Post |
|----------------------|------------|------------------------------|----------------------------|
| J&T Management, a.s. | 281 68 305 | Praha 8, Pobřežní 297/14, ČR | supervisory board - member |

VLASTIMIL NEŠETŘIL

Director of Process and Project management department

office held since: 1.1.2008

education: University, in finance since 2003

| Company | Company no | Registered address | Post |
|------------------------|------------|------------------------------|-----------------------------|
| Bea Development, a. s. | 26118106 | Praha 8, Pobřežní 297/14, ČR | Board of directors - Member |

PETR MÁLEK

Head of marketing

In this post since: 17.7.2000

education: Secondary school, in the sector since 1996

ALENA KŘENKOVÁ

Head of Internal audit a Controls department

In this post since: 1.11.2003

education: Economics University, finance and accounting faculty, CIA (Certificated Internal auditor), in finance since 2000.

ZUZANA JANKOVIČ

Compliance officer

In this post since: July 9, 2007

education: University graduate, employed in the field since 2004

KAROLÍNA ČILLIKOVÁ

Director of the Credit Risk department

office held since: 1.9.2006

education: Master's university (MFF UK), in the field since 1.3.2004

ROMAN HAJDA

Client Portfolio administration department director

office held since: september 1, 2008

education: VUT Brno, employed in the field since 2000

IVAN HANZLÍK

Head of information technology

In this post since: 1.8.2005

education: Secondary school, in the sector since 1992

JANA CHALOUPKOVÁ

Director of the Personnel department

office held since: 1.7.2004

education: University, in the field since 2003

JITKA HELLEROVÁ

Director of the treasury division

In this post since: 1.1.2010

education: Secondary school, in finance since 1993

LUBOMÍR KALICKÝ

Head of controlling

In this post since: 13.11.2006

education: P.J. Šafárik university, Košice, Rochester Institut of technology-Rochester, new York, in the sector since 2001

JIŘÍ SOUŠEK

Head of It securities department

office held since: 3.4.2006

education: University, in the field since 1979

GABRIELA STEJSKALOVÁ

Head of financial market - back office

In this post since: 1.1. 2005

education: secondary school, in finance since 1995

PETR SUK

Director of the It securities department

office held since: 3.4.2006

education: university, in the field since 1979

| Company | Company no | Registered address | Post |
|------------------------|------------|------------------------------|----------------------------|
| Bea Development, a. s. | 26118106 | Praha 8, Pobřežní 297/14, ČR | Supervisory board - member |

JAN ŠPITÁLSKÝ

Head of Risk management

In this post since: 1.7.2003

education: Postgraduate, in finance since 1997

JITKA ŠUSTOVÁ

Head of economy

In this post since: 1.1.2007

education: secondary school, in finance since 1998.

MILAN SLEŽKA

Head of Correspondence banking

office held since: 1.3.2008**education:** university, in finance since 1993**JAKUB ŠVÁB**

Head of legal department

In this post since: 1.6.2005**education:** law faculty, Charles university, basis of German Civil law, universität Passau, in sector since 1.9.1997**TATÁNA TURZIKOVÁ**

Head of Information systems

In this post since: 1.9.2002**education:** mining university, in the sector since 2000

| Company | Company no | Registered address | Post |
|----------------------|------------|-------------------------------------|------------------------------|
| J&T Management, a.s. | 281 68 305 | Praha 8, Pobežní 297/14, ČR | Supervisory board - Chairman |
| Nadační fond J&T | 27162524 | Praha 8, Pobežní 297/14, PSČ 186 00 | Supervisory board - Member |

ERIKA NEPŠINSKÁ

Head of consolidation

In this post since: 1.1.2009**education:** university (university of economics, bratislava), in the sector since 2001**JURAJ VANČO**

director of Is banking division

office held since: 1.2.2007**education:** university (university of economics, bratislava), in the sector since 2001**EMÍLIA VETRÁKOVÁ**

director of the logistics and service department

In this post since: 28.7.2008**education:** bachelor, in the field since 1998**PETR VODIČKA**

head of financial markets

In this post since: 6.3.2003**education:** Czech technical university (ČVUT), in finance since 1994**RADKA KUČEROVÁ**

directir of the Product Analysis and Promotion Department

In this post since: 1.12.2009**education:** university, in the field since 2006**DANIEL DRAHOTSKÝ**

director of financial markets

In this post since: 1.6.2010**education:** VŠ, v oboru od roku 1999

SUPPLEMENTARY INFORMATION REGARDING MEMBERS OF THE SUPERVISORY BOARD, BOARD OF DIRECTORS AND OTHER MEMBERS OF THE BANK MANAGEMENT

| (in '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|---|-----------|-----------|------------|-----------|-----------|
| Total amount of loans granted by the bank | 21 197 | 3 589 | 808 | 1 598 | 574 |
| Total amount of charge cards provided by the bank | 5 616 | 2 086 | 4 713 | 713 | 1 175 |
| Total amount of unused charge card limits | 25 233 | 26 448 | 23 152 | 27 741 | 28 485 |
| Total amount of guarantees issued by the bank | 3 508 | 3 286 | 3 292 | 3 102 | 3 256 |

OWNERSHIP STRUCTURE – LEGAL ENTITIES

I. DIREKT STAKES

J&T FINANCE, a. s.
Joint-stock company
Pobřežní 14, Prague 8, 186 00, Czech Republic
Stake: 100 %

II. INDIRECT STAKES

J&T FINANCE GROUP, a. s.
Joint-stock company
Lamačská cesta 3, Bratislava, 841 05, Slovak Republic
Stake: 100 %

TECHNO PLUS, a.s.
Joint-stock company
Donnerova 15, Bratislava, 841 05, Slovak Republic
Stake: 100 %

OWNERSHIP STRUCTURE – PHYSICAL ENTITIES

JOZEF TKÁČ
Stake: 50 %

IVAN JAKABOVIČ
Stake: 50 %

(A) Information about entities controlling the bank or enjoying the position of its majority partner/ shareholder

MAJORITY PARTNER

Company: **J&T FINANCE, a. s.**
 Legal form: Joint-stock company
 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 PERSON

Company: **J&T FINANCE GROUP, a. s.**
 Legal form: Joint-stock company
 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: **TECHNO PLUS, a. s.**
 Legal form: Joint-stock company
 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 entities controlled by the bank or in which the bank is a majority partner/shareholder

Company: **Bea Development, a. s.**
 Legal form: Joint-stock company
 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 %

ADDITIONAL INFORMATION

Indicate the number, nominal value and purchase price of this entity's shares held and any changes thereof during 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 |

4.1 SUMMARY OF ACTIVITIES PERMITTED UNDER THE LICENCE

Bank activities consist of receiving deposits from the public and the provision of loans, the provision of banking, commercial and consulting services, both domestically and abroad. The bank is entitled under the banking licence to:

Activities set forth under the Bank Act, § 1, paragraph 1

- a) receipt of deposits from the public
- b) provision of loans

Activities set forth under the Bank Act, § 1, paragraph 3

- a) investing into securities on the bank's own account
- b) financial leasing
- c) system of payments and clearance
- d) issue and management of payment instruments
- e) provision of guarantees
- f) opening letters of credit
- g) collection
- h) Providing investment services under a special regulation:

Main investment services:

- Pursuant to Section 4 (2) (a) of the Capital Market Undertaking Act, reception and transmission of orders concerning investment instruments, in relation to investment instruments pursuant to Section 3 (1) (a), (b), (c) and (d) of said Act;
- Pursuant to Section 4 (2) (b) of the Capital Market Undertaking Act, execution of orders concerning investment instruments on behalf of a customer, in relation to investment instruments pursuant to Section 3 (1) (a), (b), (c) and (d) of said Act;
- Pursuant to Section 4 (2) (c) of the Capital Market Undertaking Act, dealing in investment instruments on own account, in relation to investment instruments pursuant to Section 3 (1) (a), (b), (c) and (d) of said Act;
- Pursuant to Section 4 (2) (d) of the Capital Market Undertaking Act, management of customer assets, if they include an investment instrument, on a contractual discretionary basis, in relation to investment instruments pursuant to Section 3 (1) (a), (b) and (c) of said Act;
- Pursuant to Section 4 (2) (e) of the Capital Market Undertaking Act, investment advice concerning investment instruments, in relation to investment instruments pursuant to Section 3 (1) (a), (b), (c) and (d) of said Act;
- Pursuant to Section 4 (2) (h) of the Capital Market Undertaking Act, placing of investment instruments without underwriting, in relation to investment instruments pursuant to Section 3 (1) (a) and (c) of said Act;

Ancillary services:

- Pursuant to Section 4 (3) (a) of the Capital Market Undertaking Act, safekeeping and administration of investment instruments, including related services, in relation to investment instruments pursuant to Section 3 (1) (a) and (c) of said Act;
- Pursuant to Section 4 (3) (b) of the Capital Market Undertaking Act, granting credits or loans to clients to allow them to carry out a transaction in an investment instrument where the firm granting the credit or loan is involved in the transaction, in relation to investment instruments pursuant to Section 3 (1) (a), (b) and (c) of said Act;
- Pursuant to Section 4 (3) (c) of the Capital Market Undertaking Act, advice on capital structure, industrial strategy and related matters, as well as advice and services relating to transformations of companies or transfers of undertakings;
- Pursuant to Section 4 (3) (d) of the Capital Market Undertaking Act, provision of investment recommendations and investment opportunity analyses or similar general recommendations relating to transactions in investment instruments, in relation to investment instruments pursuant to Section 3 (1) (a), (b), (c) and (d) of said Act;
- Pursuant to Section 4 (3) (e) of the Capital Market Undertaking Act, performance of foreign exchange operations connected to the provision of investment services;
- Pursuant to Section 4 (3) (f) of the Capital Market Undertaking Act, services related to the underwriting and placing of investment instruments, in relation to investment instruments pursuant to Section 3 (1) (a) and (c) of said Act.

- j) financial brokerage
- k) acting as a depository
- l) foreign exchange services (purchase of foreign exchange media)
- m) provision of bank information
- n) trading in foreign exchange values and gold on the bank's own or client accounts, to the extent of:
 - trading in foreign currencies on the bank's own or client accounts;
 - trading in foreign securities on the bank's own account;
 - trading in cash appraisable rights and obligations derived from the above foreign currency value on the bank's own account;
 - trading in gold on the bank's own or client accounts
- o) lease of safety deposit boxes
- p) activities directly related to activities set forth in J&T BANKA's banking licence

4.2 ACTIVITIES UNDERTAKEN BY THE BANK

As its current licence permits.

4.3 SUMMARY OF ACTIVITIES, THE PERFORMANCE OF PROVISION OF WAS NOT RESTRICTED OR ELIMINATED BY THE CNB

The bank perform activities as its current licence permits.

The Czech national Bank has not restricted or eliminated the bank's performance of any activities.

CONSOLIDATED GROUP WHERE THE BANK IS THE CONTROLLING ENTITY
5.1 BALANCE SHEET AS OF 31.3.2010
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 | 45 646 515 | 43 670 289 | 39 644 372 | 36 234 390 | 36 569 843 |
| Balance in cash and receivables from central banks | 6 654 663 | 12 757 400 | 9 378 509 | 6 374 145 | 4 334 412 |
| Balance in cash | 79 639 | 77 987 | 57 051 | 73 148 | 73 332 |
| Receivables from central banks | 6 575 024 | 12 679 414 | 9 321 458 | 6 300 997 | 4 261 080 |
| Financial assets for trading | 3 036 109 | 796 435 | 460 976 | 587 980 | 858 722 |
| Derivatives for trading with positive real value | 69 335 | 71 588 | 28 813 | 108 111 | 349 159 |
| Capital tools for trading | 3 383 | 8 899 | 0 | 0 | 0 |
| Debt securities for trading | 2 963 390 | 715 947 | 432 164 | 479 869 | 509 563 |
| 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 | 2 295 769 | 2 252 066 | 2 307 119 | 127 | 156 403 |
| Capital tools in real value shown in P/L | 1 481 880 | 1 465 180 | 1 508 538 | 127 | 0 |
| 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 | 1 360 744 | 203 421 | 135 072 | 9 986 | 390 922 |
| Realizable capital tools | 438 731 | 65 | 67 | 64 | 66 |
| Realizable debt securities | 922 013 | 203 356 | 135 005 | 9 923 | 390 856 |
| 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 | 31 849 830 | 27 159 570 | 26 934 320 | 28 771 808 | 30 378 300 |
| Non-tradeable debt securities | 0 | 0 | 0 | 0 | 0 |
| Receivables | 31 849 830 | 27 159 570 | 26 934 320 | 28 771 808 | 30 378 300 |
| Receivables from credit institutions | 3 033 299 | 3 966 244 | 1 717 882 | 1 531 505 | 2 373 353 |
| Receivables from entities other than credit institutions | 28 735 447 | 23 193 326 | 25 154 679 | 27 240 303 | 28 004 947 |
| Other receivables not broken up by sectors | 81 084 | 54 888 | 61 758 | 86 983 | 55 231 |
| Financial investment held to maturity | 0 | 0 | 0 | 0 | 0 |
| Debt securities held to maturity | 0 | 0 | 0 | 0 | 0 |
| 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 changes in portfolio of assured instruments real value | 0 | 0 | 0 | 0 | 0 |
| Tangible assets | 296 630 | 297 945 | 295 661 | 307 069 | 300 855 |
| Land, buildings and equipment | 296 630 | 297 945 | 295 661 | 307 069 | 300 855 |

continued >

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| (in '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|---|---------------|---------------|---------------|---------------|---------------|
| Investment in real estate | 0 | 0 | 0 | 0 | 0 |
| Intangible assets | 52 649 | 57 260 | 63 696 | 68 693 | 69 506 |
| Goodwill | 0 | 0 | 0 | 0 | 0 |
| Other intangible assets | 52 649 | 57 260 | 63 696 | 68 693 | 69 506 |
| Shares in subsidiaries and controlled entities and point ventures | 0 | 0 | 0 | 0 | 0 |
| Tax receivables | 3 660 | 407 | 30 521 | 187 | 187 |
| Receivables from tax due | 856 | 0 | 30 115 | 0 | 0 |
| Receivables from deferred tax | 2 804 | 407 | 407 | 187 | 187 |
| Other assets | 96 462 | 90 898 | 38 496 | 27 411 | 25 304 |
| Non-current assets and deleted group for sale | 0 | 0 | 0 | 0 | 0 |

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 owned capital | 45 646 515 | 43 670 289 | 39 644 372 | 36 234 390 | 36 569 843 |
| Total liabilities | 42 169 405 | 40 261 651 | 36 368 401 | 32 773 615 | 33 248 391 |
| Deposits, credits and other financial liabilities to central banks | 0 | 0 | 0 | 0 | 0 |
| Financial liabilities for trading | 27 580 | 86 656 | 213 028 | 19 217 | 41 927 |
| Derivatives for trading with negative real value | 15 957 | 41 224 | 211 631 | 16 131 | 41 927 |
| Liabilities from short sales | 11 622 | 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 |
| Other 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 entities other than credit institutions | 0 | 0 | 0 | 0 | 0 |
| Other 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 | 41 986 184 | 40 042 346 | 36 070 721 | 32 606 437 | 32 982 908 |
| Deposits, credits and other financial liabilities in accrued value | 40 141 638 | 38 214 265 | 34 228 731 | 30 806 174 | 31 176 335 |
| Deposits and other financial liabilities in accrued value to credit institutions | 1 580 785 | 1 743 513 | 1 542 651 | 1 908 331 | 2 854 902 |
| Deposits and other fin. liab in accrued value to entities other than credit institutions | 38 081 184 | 36 090 552 | 32 186 716 | 28 597 948 | 28 164 456 |
| Other financial liabilities in accrued value not broken up by sectors | 479 670 | 380 200 | 499 364 | 299 896 | 156 978 |
| Issued debt securities in accrued value | 1 184 352 | 1 203 993 | 1 193 029 | 1 183 720 | 1 172 597 |
| Subordinated liabilities in accrued value | 660 194 | 624 088 | 648 961 | 616 543 | 633 975 |
| 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 | 11 084 | 4 439 | 7 058 | 863 | 1 978 |
| Reserves for restructuring | 0 | 0 | 0 | 0 | 0 |
| Reserves for taxes and legal processes | 0 | 0 | 0 | 0 | 0 |
| Reserves for pensions and similar liabilities | 0 | 0 | 0 | 0 | 0 |
| Reserves for off-balance items | 0 | 0 | 0 | 0 | 0 |
| Reserves for bad contracts | 0 | 0 | 0 | 0 | 0 |
| Other reserves | 11 084 | 4 439 | 7 058 | 863 | 1 978 |
| Tax liabilities | 10 749 | 10 523 | 9 389 | 8 186 | 7 947 |
| Tax due liabilities | 1 480 | 1 315 | 0 | 0 | 0 |
| Deferred tax liabilities | 9 269 | 9 208 | 9 389 | 8 186 | 7 947 |
| Other liabilities | 133 808 | 117 688 | 68 205 | 138 911 | 213 630 |
| Registered society capital payable on demand | 0 | 0 | 0 | 0 | 0 |
| Liabilities related to deleted groups for sale | 0 | 0 | 0 | 0 | 0 |
| Total owned capital | 3 477 110 | 3 408 638 | 3 275 970 | 3 460 775 | 3 321 452 |
| Registered capital | 1 838 127 | 1 838 127 | 1 838 127 | 1 838 127 | 1 838 127 |
| Paid-up registered capital | 1 838 127 | 1 838 127 | 1 838 127 | 1 838 127 | 1 838 127 |

continued >

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| | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|---|----------------|-----------|------------|-----------|-----------|
| Unpaid registered capital | 0 | 0 | 0 | 0 | 0 |
| 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 | -10 220 | 0 | 0 | 0 | 0 |
| Differences in valuation of tangible assets | 0 | 0 | 0 | 0 | 0 |
| Differences in valuation of intangible assets | 0 | 0 | 0 | 0 | 0 |
| Securing of net investments in foreign units | 0 | 0 | 0 | 0 | 0 |
| Securing of cash flows | 0 | 0 | 0 | 0 | 0 |
| Differences in valuation of realizable financial assets | -10 220 | 0 | 0 | 0 | 0 |
| Differences in valuation of non-current assets and terminating activities designated for sale | 0 | 0 | 0 | 0 | 0 |
| Other differences in valuation | 0 | 0 | 0 | 0 | 0 |
| Reserve funds | 1 451 795 | 1 209 189 | 1 209 189 | 1 209 189 | 1 208 717 |
| Undistributed profit (upaid loss) of previous periods | -6 957 | 236 035 | -5 412 | 1 766 | 1 669 |
| Own shares | 0 | 0 | 0 | 0 | 0 |
| Profit (loss) of current accounting period | 204 366 | 125 287 | 234 066 | 411 693 | 272 939 |

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 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
| Sum of granted promises, securities nad other off-balance receivables | 25 121 220 | 21 560 837 | 18 708 868 | 21 904 839 | 20 773 992 |
| Granted promises and securities | 3 770 557 | 4 624 253 | 2 450 388 | 2 602 507 | 2 267 930 |
| Granted promises | 2 748 755 | 3 657 501 | 1 383 974 | 1 528 492 | 1 321 699 |
| Granted securities and guarantees | 1 021 802 | 966 752 | 1 066 414 | 1 074 015 | 946 231 |
| Granted securities on credit derivatives | 0 | 0 | 0 | 0 | 0 |
| Other granted securities | 1 021 802 | 966 752 | 1 066 414 | 1 074 015 | 946 231 |
| Granted securities on bills of exchange | 0 | 0 | 0 | 0 | 0 |
| Granted securities on letter of credits | 0 | 0 | 0 | 0 | 0 |
| Granted deposits | 55 409 | 49 910 | 48 587 | 45 439 | 48 455 |
| Receivables on spot transactions | 3 714 808 | 1 422 699 | 2 118 624 | 1 028 555 | 724 975 |
| Receivables on fixed forward transactions | 17 085 823 | 14 967 959 | 13 633 513 | 17 772 656 | 17 279 037 |
| receivables on options | 63 072 | 64 465 | 26 207 | 25 416 | 23 330 |
| Written-off debts | 431 550 | 431 550 | 431 550 | 430 266 | 430 266 |
| Values put for management | 0 | 0 | 0 | 0 | 0 |
| Values put in custody, administration and deposit | 0 | 0 | 0 | 0 | 0 |

RECEIVED PROMISES, SECURITIES, LIABILITIES FROM DERIVATIVES AND SIMILAR ITEMS

| (in '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|
| Sum of received promises, securities and other off-balance liabilities | 70 736 527 | 64 615 755 | 55 859 085 | 55 841 669 | 49 204 210 |
| Received promises and securities | 1 029 972 | 1 764 960 | 903 970 | 157 861 | 59 595 |
| Received promises | 0 | 740 627 | 0 | 0 | 0 |
| Received securities nad guarantees | 715 610 | 708 640 | 587 318 | 137 285 | 30 248 |
| Received securities on credit derivatives | 0 | 0 | 0 | 0 | 0 |
| Other received securities | 715 610 | 708 640 | 587 318 | 137 285 | 30 248 |
| Received securities on bills of exchange | 314 362 | 315 693 | 316 652 | 20 575 | 29 346 |
| Received securities on letter of credits | 0 | 0 | 0 | 0 | 0 |
| Received deposits | 29 033 812 | 28 383 352 | 25 621 767 | 26 682 867 | 21 672 100 |
| Liabilities on spot transactions | 3 708 606 | 1 426 753 | 2 106 424 | 1 029 516 | 727 774 |
| Liabilities on fixed forward transactions | 17 042 347 | 14 939 660 | 13 826 380 | 17 671 577 | 16 963 468 |
| Liabilities on options | 63 091 | 64 465 | 26 207 | 25 416 | 23 330 |
| Values put for management | 8 298 125 | 6 596 963 | 2 370 209 | 2 360 068 | 2 244 730 |
| Values put in kustody, management and deposit | 11 560 574 | 11 439 600 | 11 004 129 | 7 914 364 | 7 513 214 |

5.2 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 | 593 842 | 314 076 | 1 134 705 | 749 803 | 435 958 |
| Interest income | 1 061 976 | 506 193 | 2 040 748 | 1 479 793 | 976 087 |
| Interest on claims to central banks | 52 111 | 26 657 | 72 389 | 49 758 | 30 993 |
| Interest on financial assets for trading | 22 360 | 4 080 | 20 158 | 16 725 | 12 418 |
| Interest on financial assets in real value shown in Profit and Loss | 38 625 | 19 431 | 7 595 | 3 014 | 463 |
| Interest on realizable financial assets | 8 138 | 2 594 | 2 327 | 1 346 | 406 |
| Interest on credits and other claims | 940 720 | 453 417 | 1 937 589 | 1 408 488 | 931 735 |
| Interest on financial investments held to maturity | 0 | 0 | 0 | 0 | 0 |
| Profit on securing credit derivatives | 0 | 0 | 0 | 0 | 0 |
| Interest on other assets | 21 | 14 | 690 | 463 | 72 |
| Interest costs | -513 732 | -245 002 | -1 019 376 | -784 909 | -548 866 |
| Interest for deposits, credits and other financial liabilities to central banks | 0 | 0 | 0 | 0 | 0 |
| Interest for financial liabilities for trading | 0 | 0 | 0 | 0 | 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 | -513 732 | -245 002 | -1 019 376 | -784 909 | -548 866 |
| Loss on securing credit derivatives | 0 | 0 | 0 | 0 | 0 |
| Interest for other liabilities | 0 | 0 | 0 | 0 | 0 |
| Costs for registered capital payable on demand | 0 | 0 | 0 | 0 | 0 |
| Income on dividends | 17 490 | 0 | 0 | 0 | 0 |
| Income on dividends of financial assets for trading | 17 490 | 0 | 0 | 0 | 0 |
| Income on dividends of financial assets in real value shown in P/L | 0 | 0 | 0 | 0 | 0 |
| Income on dividends of realizable financial assets | 0 | 0 | 0 | 0 | 0 |
| Income on dividends of subsidiary and controlled entities | 0 | 0 | 0 | 0 | 0 |
| Income on fees and commissions | 47 770 | 20 505 | 96 233 | 73 049 | 54 735 |
| Fees and commissions on transactions with fin. instruments for clients | 28 789 | 10 516 | 50 649 | 31 971 | 21 511 |
| Fees and commissions on providing issues | 0 | 0 | 0 | 0 | 0 |
| Fees and commissions on providing financial instruments | 28 789 | 10 516 | 50 649 | 31 971 | 21 511 |
| Fees and commissions on consultation services | 0 | 0 | 0 | 0 | 0 |
| Fees and commissions on clearing and settlement | 0 | 0 | 0 | 0 | 0 |
| Fees and commissions on administration of values | 9 050 | 4 958 | 14 374 | 10 917 | 5 899 |
| Fees and commissions on administration, custody and deposit of values | 980 | 495 | 1 812 | 1 047 | 663 |
| Fees and commissions on promises and securities | 2 748 | 1 828 | 16 877 | 13 409 | 12 031 |
| Fees and commissions on payments | 2 788 | 1 290 | 6 135 | 4 839 | 3 464 |
| Fees and commissions on structured financing | 0 | 0 | 0 | 0 | 0 |
| Fees and commissions on securitization | 0 | 0 | 0 | 0 | 0 |
| Fees and commissions on other services | 3 414 | 1 418 | 6 384 | 10 866 | 11 167 |
| Cost of fees and commissions | -36 630 | -15 528 | -62 768 | -42 033 | -28 295 |
| Fees and commissions for transactions with financial instruments | -1 740 | -685 | -3 091 | -2 090 | -1 332 |
| Fees and commissions for administration of values | 0 | 0 | 0 | 0 | 0 |
| Fees and commissions for administration, custody and deposit of values | -1 603 | -677 | -2 073 | -1 263 | -700 |
| Fees and commissions for clearing and settlement | 0 | 0 | 0 | 0 | 0 |
| Fees and commissions for securitization | 0 | 0 | 0 | 0 | 0 |
| Fees and commissions for other services | -33 287 | -14 166 | -57 603 | -38 680 | -26 263 |
| Realized P/L on fin. Assets and liabilities not shown in real value in P/L | 0 | 0 | 102 | 0 | 0 |
| Profit (loss) on realizable financial assets | 0 | 0 | 0 | 0 | 0 |
| Profit (loss) on credits and other claims | 0 | 0 | 102 | 0 | 0 |
| Profit (loss) on financial investments held to maturity | 0 | 0 | 0 | 0 | 0 |
| Profit (loss) on financial liabilities in value incurred | 0 | 0 | 0 | 0 | 0 |
| Profit (loss) on other liabilities | 0 | 0 | 0 | 0 | 0 |
| Profit (loss) on financial assets and liabilities for trading | 162 913 | 272 925 | 515 102 | 972 497 | 620 532 |

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| | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| Profit (loss) on capital instruments and share derivatives | 568 | 468 | -0 | 27 | 1 |
| Profit (loss) on interest instruments (incl. interest derivatives) | -8 568 | 3 662 | 6 783 | 2 048 | -6 287 |
| Profit (loss) on currency instruments (incl. currency derivatives) | 170 913 | 268 795 | 508 319 | 970 422 | 626 818 |
| Profit (loss) on credit instruments (incl. credit derivatives) | 0 | 0 | 0 | 0 | 0 |
| Profit (loss) on commodities and commodity derivatives | -0 | 0 | -0 | -0 | -0 |
| Profit (loss) on other instruments incl. hybrids | 0 | 0 | 0 | 0 | 0 |
| Profit (loss) on financial assets and liabilities in real value shown in P/L | 28 011 | 25 032 | 40 236 | 0 | 0 |
| Profit (loss) on securing accounting | 0 | 0 | 0 | 206 | 82 |
| Exchange rate differences | -149 083 | -244 738 | -433 014 | -925 372 | -605 897 |
| Profit (loss) on clearing of assets other than held for sale | 145 | 0 | 463 | 284 | 241 |
| Other income on operations | 14 204 | 12 676 | 31 133 | 21 920 | 15 792 |
| Other cista of operations | -39 221 | -17 987 | -74 156 | -45 631 | -48 452 |
| Administrative costs | -270 796 | -117 340 | -489 841 | -269 347 | -179 367 |
| Cost of employees | -132 366 | -61 490 | -239 884 | -161 157 | -111 366 |
| Payroll | -99 533 | -46 095 | -186 208 | -122 893 | -85 458 |
| Social and health insurance | -31 562 | -14 958 | -50 061 | -35 532 | -24 310 |
| Retirement and other expenses | 0 | 0 | 0 | 0 | 0 |
| Cost of temporary employees | 0 | 0 | 0 | 0 | 0 |
| Remunerations – own capital instruments | 0 | 0 | 0 | 0 | 0 |
| Other costs of employees | -1 271 | -436 | -3 615 | -2 731 | -1 598 |
| Other administrative costs | -138 429 | -55 851 | -249 957 | -108 190 | -68 001 |
| Advertising costs | -52 328 | -19 128 | -69 516 | -11 661 | -337 |
| Consultancy costs | -14 981 | -7 059 | -47 007 | -18 365 | -15 592 |
| Information technology costs | -8 245 | -3 722 | -18 584 | -11 816 | -8 103 |
| Outsourcing costs | -16 | -15 | -5 | -3 | -2 |
| Rent | -15 816 | -8 927 | -29 752 | -18 413 | -13 294 |
| Other administrative costs | -47 042 | -17 000 | -85 094 | -47 932 | -30 673 |
| Depreciation | -25 029 | -12 662 | -51 945 | -38 953 | -25 886 |
| Depreciation of land, buildings and equipment | -11 580 | -5 746 | -23 551 | -17 396 | -11 332 |
| Depreciation of investments in real estates | 0 | 0 | 0 | 0 | 0 |
| Depreciation of intangible assets | -13 449 | -6 917 | -28 394 | -21 557 | -14 554 |
| Reserve creation | -4 064 | 2 513 | -1 129 | 0 | 3 956 |
| Loss on depreciation | -42 297 | -30 098 | -252 876 | 95 589 | 120 126 |
| Loss on depreciation of financial assets not shown in real value in P/L | -42 297 | -30 098 | -252 876 | 95 589 | 120 126 |
| Loss on depreciation of financial assets in acquisition price | 0 | 0 | 0 | 0 | 0 |
| Loss on depreciation of realizable financial assets | 0 | 0 | 0 | 0 | 0 |
| Loss on depreciation of credits and other claims | -42 297 | -30 098 | -252 876 | 95 589 | 120 126 |
| Loss on depreciation of financial investments held to maturity | 0 | 0 | 0 | 0 | 0 |
| Loss on depreciation of non-financial assets | 0 | 0 | 0 | 0 | 0 |
| Loss on depreciation of land, buildings and equipment | 0 | 0 | 0 | 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 | 0 | 0 |
| Loss on depreciation of interest in subsidiary and controlled entities and joint ventures | 0 | 0 | 0 | 0 | 0 |
| Loss on depreciation of other non-financial assets | 0 | 0 | 0 | 0 | 0 |
| Negative goodwill immediately included in P&L statement | 0 | 0 | 0 | 0 | 0 |
| Share in P/L of subsidiary and controlled entities and point ventures | 0 | 0 | 0 | 0 | 0 |
| Profit or loss on non-current assets and closed groups | 0 | 0 | 0 | 0 | 0 |
| Profit or loss on continuing operations before taxes | 251 656 | 156 489 | 338 914 | 537 092 | 354 787 |
| Costs of income tax | -47 291 | -31 202 | -104 848 | -125 399 | -81 848 |
| Profit or loss on continuing operations after taxes | 204 366 | 125 287 | 234 066 | 411 693 | 272 939 |
| Profit or loss on terminated operation after taxes | 0 | 0 | 0 | 0 | 0 |
| Profit or loss after taxes | 204 366 | 125 287 | 234 066 | 411 693 | 272 939 |

5.3 FINANCIAL ASSETS SORTED BY DEPRECIATION, SECTORS AND EVALUATION

| (in '000 CZK) | | | | | | | 30.6.2010 |
|---------------|----------------------------------|--|---|--|---|--|---|
| | | 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 | 35 969 646 | 0 | 0 | 0 | 35 969 646 | 0 |
| 9 | Receivables with depreciation | 3 235 411 | 0 | 780 203 | 0 | 2 455 209 | 0 |

| (in '000 CZK) | | | | | | | 31.3.2010 |
|---------------|----------------------------------|--|---|--|---|--|---|
| | | 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 | 37 634 378 | 0 | 0 | 0 | 37 634 378 | 0 |
| 9 | Receivables with depreciation | 2 970 300 | 0 | 765 694 | 0 | 2 204 606 | 0 |

| (in '000 CZK) | | | | | | | 31.12.2009 |
|---------------|----------------------------------|--|---|--|---|--|---|
| | | 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 | 34 991 892 | 0 | 0 | 0 | 34 991 892 | 0 |
| 9 | Receivables with depreciation | 2 057 478 | 0 | 793 592 | 0 | 1 263 886 | 0 |

| (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 | 34 611 481 | 0 | 0 | 0 | 34 611 481 | 0 |
| 9 | Receivables with depreciation | 949 541 | 0 | 488 216 | 0 | 461 324 | 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 | 33 371 357 | 0 | 0 | 0 | 33 371 357 | 0 |
| 9 | Receivables with depreciation | 1 761 241 | 0 | 493 218 | 0 | 1 268 023 | 0 |

5.4. 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 | 69 335 | 71 588 | 28 813 | 108 111 | 349 159 |
| Nominal value | 17 148 895 | 15 032 424 | 13 659 719 | 17 798 072 | 17 302 367 |

DERIVATIVES TO TRADING - LIABILITIES

| (in '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|---------------|------------|------------|------------|------------|------------|
| Real value | 15 957 | 41 224 | 211 631 | 16 131 | 41 927 |
| Nominal value | 17 105 438 | 15 004 126 | 13 852 587 | 17 696 993 | 16 986 798 |

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 |

5.5. RATIOS AND OTHER INDICATORS

1. INFORMATION ABOUT CAPITAL

| (in '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|--|-----------|-----------|------------|-----------|-----------|
| Tier 1 | 3 217 698 | 3 226 091 | 2 978 207 | 2 978 623 | 2 977 338 |
| Tier 2 | 622 204 | 616 151 | 640 850 | 609 370 | 626 926 |
| Tier 3 used | - | - | - | - | - |
| Items subtractable from the sum of Tier1 and Tier2 | - | - | - | - | - |
| Total capital | 3 839 902 | 3 842 242 | 3 619 057 | 3 587 994 | 3 604 264 |

2. RATIOS

| (in '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|-------------------------------------|-----------|-----------|------------|-----------|-----------|
| Capital adequacy | 10,90% | 13,24% | 11,76 % | 12,02% | 11,31% |
| Return on average assets (ROAA) | 0,95% | 1,20% | 0,62 % | 1,48% | 1,47% |
| Return on average equity (ROAE) | 13,01% | 16,15% | 8,00 % | 18,85% | 18,89% |
| Assets per employee ('000) | 151 650 | 158 226 | 149 038 | 141 541 | 144 544 |
| Operating cista per employee ('000) | | 1 701 | 1 842 | 1 403 | 1 417 |
| Net profit per employee ('000) | | 1 816 | 880 | 2 144 | 2 158 |

3. CAPITAL AND CAPITAL ADEQUACY

| (in 1 000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|---|-----------|-----------|------------|-----------|-----------|
| 1 Total Capital Requirements | 2 818 669 | 2 322 437 | 2 461 782 | 2 388 285 | 2 549 871 |
| 2 Cap. req. for credit risk total | 2 454 150 | 2 140 051 | 2 286 290 | 2 236 155 | 2 396 337 |
| 3 Cap. req. for credit risk under SA total | 2 454 150 | 2 140 051 | 2 286 290 | 2 236 155 | 2 396 337 |
| 4 Cap. req. for credit risk under SA for total exposure | 2 454 150 | 2 140 051 | 2 286 290 | 2 236 155 | 2 396 337 |
| 5 Cap. req. under SA for exposure to central governments and banks | 0 | 0 | 0 | 0 | 0 |
| 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 | | | | | |
| 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 | 52 627 | 67 153 | 31 230 | 29 563 | 46 949 |
| 11 Cap. req. under SA for corporate exposures | 1 552 516 | 1 293 428 | 1 417 701 | 1 396 964 | 1 588 852 |
| 12 Cap. req. under SA for retail exposures | 0 | 0 | 0 | 0 | 0 |
| 13 Cap. req. under SA for mortgage secured exposures | 654 226 | 624 778 | 679 301 | 773 118 | 725 715 |
| 14 Cap. req. under SA for non-performing exposures | 2 904 | 1 941 | 3 254 | 2 762 | 4 289 |
| 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 | 191 876 | 152 751 | 154 803 | 33 747 | 30 531 |
| 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 | 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 | | | | | |
| 37 Cap. req. for settlement risk | | | | | |
| 38 Cap. req. for position, currency and commodity risks total | 212 491 | 58 693 | 51 799 | 28 438 | 29 841 |
| 39 Cap. req. for market risk under SA total | 212 491 | 58 693 | 51 799 | 28 438 | 29 841 |
| 40 Cap. req. under SA for interest rate risk | 184 060 | 39 529 | 24 246 | 21 096 | 18 538 |
| 41 Cap. req. under SA for equity risk | 1 684 | 6 701 | 1 382 | 1 246 | 927 |
| 42 Cap. req. under SA for currency risk | 26 747 | 12 055 | 25 839 | 5 947 | 10 272 |
| 43 Cap. req. under SA for commodity risk | | 408 | 332 | 148 | 104 |
| 44 Cap. req. for market risk under the internal model approach | | | | | |
| 45 Cap. req. for operating risk total | 152 029 | 123 693 | 123 693 | 123 693 | 123 693 |
| 46 Cap. req. for operating risk under BIA | 152 029 | 123 693 | 123 693 | 123 693 | 123 693 |
| 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 | | | | | |

J&T BANKA
5.6. BALANCE SHEET AS OF 31.3.2010
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 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
| 1 Total assets | 45 547 989 | 43 569 591 | 39 542 429 | 36 127 558 | 36 439 633 |
| 2 Balance in cash and receivables from central banks | 6 654 663 | 12 757 400 | 9 378 509 | 6 374 145 | 4 334 412 |
| 3 Balance in cash | 79 639 | 77 987 | 57 051 | 73 148 | 73 332 |
| 4 Receivables from central banks | 6 575 024 | 12 679 414 | 9 321 458 | 6 300 997 | 4 261 080 |
| 5 Financial assets for trading | 3 036 109 | 796 435 | 460 976 | 587 980 | 858 722 |
| 6 Derivatives for trading with positive real value | 69 335 | 71 588 | 28 813 | 108 111 | 349 159 |
| 7 Capital tools for trading | 3 383 | 8 899 | 0 | 0 | 0 |
| 8 Debt securities for trading | 2 963 390 | 715 947 | 432 164 | 479 869 | 509 563 |
| 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 | 2 295 769 | 2 252 066 | 2 307 119 | 127 | 156 403 |
| 14 Capital tools in real value shown in P/L | 1 481 880 | 1 465 180 | 1 508 538 | 127 | 0 |
| 15 Debt securities in real value shown in P/L | 813 889 | 786 887 | 798 581 | 0 | 156 403 |
| 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 | 1 360 744 | 203 421 | 135 072 | 9 986 | 390 922 |
| 21 Realizable capital tools | 438 731 | 65 | 67 | 64 | 66 |
| 22 Realizable debt securities | 922 013 | 203 356 | 135 005 | 9 923 | 390 856 |
| 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 Credits and other receivables | 31 978 663 | 27 342 522 | 27 057 091 | 28 984 731 | 30 538 701 |
| 28 Non-tradeable debt securities | 0 | 0 | 0 | 0 | 0 |
| 29 Receivables | 31 978 663 | 27 342 522 | 27 057 091 | 28 984 731 | 30 538 701 |
| 30 Receivables from credit institutions | 3 021 795 | 3 954 174 | 1 707 323 | 1 520 902 | 2 365 361 |
| 31 Receivables from entities other than credit institutions | 28 869 517 | 23 326 907 | 25 283 696 | 27 370 632 | 28 111 860 |
| 32 Other receivables not broken up by sectors | 87 352 | 61 440 | 66 071 | 93 197 | 61 480 |
| 33 Financial investment held to maturity | 0 | 0 | 0 | 0 | 0 |
| 34 Debt securities held to maturity | 0 | 0 | 0 | 0 | 0 |
| 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 changes in portfolio of assured instruments real value | 0 | 0 | 0 | 0 | 0 |

continued >

> continued

| | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|--|---------------|---------------|---------------|---------------|---------------|
| 46 Tangible assets | 25 120 | 24 059 | 25 093 | 28 432 | 19 723 |
| 47 Land, buildings and equipment | 25 120 | 24 059 | 25 093 | 28 432 | 19 723 |
| 48 Investment in real estate | 0 | 0 | 0 | 0 | 0 |
| 49 Intangible assets | 56 602 | 61 330 | 67 885 | 72 999 | 73 930 |
| 50 Goodwill | 4 003 | 4 141 | 4 280 | 4 418 | 4 557 |
| 51 Ether intangible assets | 52 599 | 57 189 | 63 605 | 68 581 | 69 373 |
| 52 Shares in subsidiaries and controlled entities and joint ventures | 41 360 | 41 360 | 41 360 | 41 360 | 41 360 |
| 53 Tax receivables | 2 804 | 407 | 32 264 | 187 | 187 |
| 54 Receivables from tax due | 0 | 0 | 31 857 | 0 | 0 |
| 55 Receivables from deferred tax | 2 804 | 407 | 407 | 187 | 187 |
| 56 Ether assets | 96 155 | 90 591 | 37 060 | 27 611 | 25 273 |
| 57 Non-current assets and deleted groups for sale | 0 | 0 | 0 | 0 | 0 |

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 |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|
| 1 Total liabilities and owned capital | 45 547 989 | 43 569 591 | 39 542 429 | 36 127 558 | 36 439 633 |
| 2 Total liabilities | 42 066 356 | 40 154 100 | 36 254 889 | 32 657 500 | 33 128 173 |
| 3 Deposits, credits and other financial liabilities to central banks | 0 | 0 | 0 | 0 | 0 |
| 4 Financial liabilities for trading | 27 580 | 86 656 | 213 028 | 19 217 | 41 927 |
| 5 Derivatives for trading with negative real value | 15 957 | 41 224 | 211 631 | 16 131 | 41 927 |
| 6 Liabilities from short sales | 11 622 | 45 432 | 1 397 | 3 086 | 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 credit institution | 0 | 0 | 0 | 0 | 0 |
| 10 Ether financial liabilities for trading not broken up b 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 and other financial liabilities in RV shown in P/L to entities 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 | 41 898 605 | 39 942 041 | 35 961 946 | 32 496 870 | 32 876 299 |
| 20 Deposits, credits and other financial liabilities in accrued value | 40 054 059 | 38 113 961 | 34 119 956 | 30 696 607 | 31 069 727 |
| 21 Deposits and other financial liabilities in accrued value to credit institutions | 1 486 028 | 1 644 038 | 1 438 376 | 1 799 306 | 2 741 101 |
| 22 Deposits and other financial liabilities in accrued value to entities other than credit institutions | 38 081 240 | 36 090 662 | 32 186 908 | 28 598 154 | 28 164 614 |
| 23 Ether financial liabilities in accrued value not broken up by sectors | 486 791 | 379 261 | 494 673 | 299 147 | 164 011 |
| 24 Issued debt securities in accrued value | 1 184 352 | 1 203 993 | 1 193 029 | 1 183 720 | 1 172 597 |
| 25 Subordinated liabilities in accrued value | 660 194 | 624 088 | 648 961 | 616 543 | 633 975 |
| 26 Financial liabilities related to transferred 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 investment in foreign unit hedint | 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 hedging – cash-flow | 0 | 0 | 0 | 0 | 0 |
| 33 Negative hedged tool portfolio real value changes | 0 | 0 | 0 | 0 | 0 |
| 34 Reserves | 11 084 | 4 439 | 7 058 | 863 | 1 978 |
| 35 Reserves for restructuring | 0 | 0 | 0 | 0 | 0 |
| 36 Reserves for taxes and legal processes | 0 | 0 | 0 | 0 | 0 |
| 37 Reserves for pensions and similar liabilities | 0 | 0 | 0 | 0 | 0 |
| 38 Reserves for off-balance items | 0 | 0 | 0 | 0 | 0 |
| 39 Reserves for bad contracts | 0 | 0 | 0 | 0 | 0 |
| 40 Other reserves | 11 084 | 4 439 | 7 058 | 863 | 1 978 |
| 41 Tax liabilities | 4 770 | 4 770 | 4 770 | 3 603 | 3 603 |
| 42 Tax due liabilities | 0 | 0 | 0 | 0 | 0 |
| 43 Deferred tax liabilities | 4 770 | 4 770 | 4 770 | 3 603 | 3 603 |
| 44 Other liabilities | 124 318 | 116 194 | 68 086 | 136 946 | 204 366 |
| 45 Registered society capital payable on demand | XX | XX | | XX | XX |
| 46 Liabilities related to deleted groups for sale | 0 | 0 | 0 | 0 | 0 |
| 47 Total owned capital | 3 481 634 | 3 415 491 | 3 287 541 | 3 470 058 | 3 311 460 |
| 48 Registered capital | 1 838 127 | 1 838 127 | 1 838 127 | 1 838 127 | 1 838 127 |
| 49 Paid-up registered capital | 1 838 127 | 1 838 127 | 1 838 127 | 1 838 127 | 1 838 127 |
| 50 Unpaid registered capital | 0 | 0 | 0 | 0 | 0 |

continued >

> continued

| | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|--|-----------|-----------|------------|-----------|-----------|
| 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 revaluation and other differences in valuation | -10 220 | 0 | 0 | 0 | 0 |
| 56 Differences in valuation of tangible assets | 0 | 0 | 0 | 0 | 0 |
| 57 Differences in valuation of intangible assets | 0 | 0 | 0 | 0 | 0 |
| 58 Securing of net investments in foreign units | 0 | 0 | 0 | 0 | 0 |
| 59 Securing of cash flows | 0 | 0 | 0 | 0 | 0 |
| 60 Differences in valuation of realizable financial assets | -10 220 | 0 | 0 | 0 | 0 |
| 61 Differences in valuation of non-current assets and terminating activities designated for sale | 0 | 0 | 0 | 0 | 0 |
| 62 Other differences in valuation | 0 | 0 | 0 | 0 | 0 |
| 63 Reserve funds | 1 449 413 | 1 207 259 | 1 207 259 | 1 207 259 | 1 207 259 |
| 64 Undistributed profit (unpaid loss) of previous periods | 0 | 242 155 | 0 | 0 | 0 |
| 65 Own shares | 0 | 0 | 0 | 0 | 0 |
| 66 Profit (loss) of current accounting period | 204 313 | 127 950 | 242 155 | 424 672 | 266 073 |

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 and other off-balance receivables | 25 122 811 | 21 560 837 | 18 710 496 | 21 903 291 | 20 773 992 |
| 2 Granted promises and securities | 3 772 149 | 4 624 253 | 2 452 016 | 2 600 959 | 2 267 930 |
| 3 Granted promises | 2 748 755 | 3 657 501 | 1 383 974 | 1 528 492 | 1 321 699 |
| 4 Granted securities and guarantees | 1 023 394 | 966 752 | 1 068 042 | 1 072 468 | 946 231 |
| 5 Granted securities on credit derivatives | 0 | 0 | 0 | 0 | 0 |
| 6 Other granted securities | 1 023 394 | 966 752 | 1 068 042 | 1 072 468 | 946 231 |
| 7 Granted securities on bills of exchange | 0 | 0 | 0 | 0 | 0 |
| 8 Granted securities on letter of credits | 0 | 0 | 0 | 0 | 0 |
| 9 Granted deposits | 55 409 | 49 910 | 48 587 | 45 439 | 48 455 |
| 10 Receivables on spot transaction | 3 714 808 | 1 422 699 | 2 118 624 | 1 028 555 | 724 975 |
| 11 Receivables on fixed forward transaction | 17 085 823 | 14 967 959 | 13 633 513 | 17 772 656 | 17 279 037 |
| 12 Receivables on option | 63 072 | 64 465 | 26 207 | 25 416 | 23 330 |
| 13 Written-off debts | 431 550 | 431 550 | 431 550 | 430 266 | 430 266 |
| 14 Values put for management | 0 | 0 | 0 | 0 | 0 |
| 15 Values put in custody, administration and deposit | 0 | 0 | 0 | 0 | 0 |

RECEIVED PROMISES, SECURITIES, LIABILITIES 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 received promises, securities and other off-balance liabilities | 70 641 770 | 64 514 715 | 55 754 810 | 55 729 549 | 49 204 210 |
| 2 Received promises and securities | 935 215 | 1 663 921 | 799 695 | 45 740 | 59 595 |
| 3 Received promises | 0 | 740 627 | 0 | 0 | 0 |
| 4 Received securities and guarantees | 620 853 | 607 600 | 483 043 | 25 165 | 30 248 |
| 5 Received securities on bills of exchange | 0 | 0 | 0 | 0 | 0 |
| 6 Other received securities | 620 853 | 607 600 | 483 043 | 25 165 | 30 248 |
| 7 Received securities on bills of exchange | 314 362 | 315 693 | 316 652 | 20 575 | 29 346 |
| 8 Received securities on letter of credits | 0 | 0 | 0 | 0 | 0 |
| 9 Received deposits | 29 033 812 | 28 383 352 | 25 621 767 | 26 682 867 | 21 672 100 |
| 10 Liabilities on spot transactions | 3 708 606 | 1 426 753 | 2 106 424 | 1 029 516 | 727 774 |
| 11 Liabilities on fixed forward transactions | 17 042 347 | 14 939 660 | 13 826 380 | 17 671 577 | 16 963 468 |
| 12 Written-off debts | 63 091 | 64 465 | 26 207 | 25 416 | 23 330 |
| 13 Values put for management | 8 298 125 | 6 596 963 | 2 370 209 | 2 360 068 | 2 244 730 |
| 14 Values put in custody, administration and deposit | 11 560 574 | 11 439 600 | 11 004 129 | 7 914 364 | 7 513 214 |

5.7. PROFIT & LOSS STATEMENT 31.3.2010
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 |
|---|------------------|-----------------|-------------------|------------------|-----------------|
| 1 Profit on financial activities and on operations | 594 653 | 308 962 | 1 141 595 | 752 740 | 437 357 |
| 2 Interest income | 1 063 418 | 506 935 | 2 044 530 | 1 482 773 | 978 195 |
| 3 Interest on claims to central banks | 52 111 | 26 657 | 72 389 | 49 758 | 30 993 |
| 4 Interest on financial assets for trading | 22 360 | 4 080 | 20 158 | 16 725 | 12 418 |
| 5 Interest on financial assets in real value shown i Profit and Loss | 38 625 | 19 431 | 7 595 | 3 014 | 463 |
| 6 Interest on realizable financial assets | 8 138 | 2 594 | 2 327 | 1 346 | 406 |
| 7 Interest on credits and other claims | 942 162 | 454 168 | 1 941 406 | 1 411 493 | 933 859 |
| 8 Interest on financial investments held to maturity | | | | | |
| 9 Profit on securing credit derivatives | | | | | |
| 10 Interest on other assets | 21 | 5 | 655 | 438 | 56 |
| 11 Interest costs | -512 032 | -244 100 | -1 014 348 | -780 894 | -545 964 |
| 12 Interest for deposits, credits and other financial liabilities to central banks | | | | | |
| 13 Interest for financial liabilities for trading | | | | | |
| 14 Interest for financial liabilities in real value shown in Profit/Loss | | | | | |
| 15 Interest for financial liabilities in value incurred | -512 032 | -244 100 | -1 014 348 | -780 894 | -545 964 |
| 16 Loss on securing credit derivatives | | | | | |
| 17 Interest for other liabilities | | | | | |
| 18 Costs for registered capital payable on demand | | | | | |
| 19 Income on dividends | 17 490 | 0 | 0 | 0 | 0 |
| 20 Income on dividend of subsidiary and controlled entities | 17 490 | | | | |
| 21 Income on dividends of financial assets in real value shown in P/L | | | | | |
| 22 Income on dividend sof realizable financial assets | | | | | |
| 23 Income on dividend sof subsidiary and controlled entities | | | | | |
| 24 Income on fees and commissions | 47 785 | 20 506 | 96 236 | 73 051 | 54 736 |
| 25 Fees and commissions on transactions with fin. instruments for clients | 28 789 | 10 516 | 50 649 | 31 971 | 21 511 |
| 26 Fees and commissions on providing issues | | | | | |
| 27 Fees and commissions on providing issues | 28 789 | 10 516 | 50 649 | 31 971 | 21 511 |
| 28 Fees and commissions on consultation services | | | | | |
| 29 Fees and commissions on clearing and settlement | | | | | |
| 30 Fees and commissions on administration of values | 9 050 | 4 958 | 14 374 | 10 917 | 5 899 |
| 31 Fees and commissions on administration, custody and deposit of values | 980 | 495 | 1 812 | 1 047 | 663 |
| 32 Fees and commissions on promises and securities | 2 761 | 1 828 | 16 877 | 13 409 | 12 031 |
| 33 Fees and commissions on payment | 2 788 | 1 291 | 6 136 | 4 841 | 3 466 |
| 34 Fees and commissions on on structured financing | | | | | |
| 35 Fees and commissions on securitization | | | | | |
| 36 Fees and commissions on other services | 3 416 | 1 418 | 6 388 | 10 866 | 11 167 |
| 37 Costs of fees and commissions | -36 556 | -15 497 | -62 643 | -41 942 | -28 234 |
| 38 Fees and commissions for transactions with financial instruments | -1 740 | -685 | -3 091 | -2 090 | -1 332 |
| 39 Fees and commissions for administration of values | | | | | |
| 40 Fees and commissions for administration, custody and deposit of values | -1 603 | -677 | -2 073 | -1 263 | -700 |
| 41 Fees and commissions for clearing and settlement | | | | | |
| 42 Fees and commissions for securitization | | | | | |
| 43 Fees and commissions for other services | -33 213 | -14 134 | -57 479 | -38 588 | -26 202 |
| 44 Realized P/L on financial assets and liabilities not shown in real value in P/L | 0 | 0 | 102 | 0 | 0 |
| 45 Profit (loss) on realizable financial assets | | | | | |
| 46 Profit (loss) on credits and other claims | | | 102 | | |
| 47 Profit (loss) on financial investments held to maturity | | | | | |
| 48 Profit (loss) on financial liabilities in value incurred | | | | | |
| 49 Profit (loss) on other liabilities | | | | | |

continued >

> continued

| | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|
| 50 Profit (loss) on financial assets and liabilities for trading | 162 913 | 272 925 | 515 102 | 972 497 | 620 532 |
| 51 Profit (loss) on capital instruments and share derivatives | 568 | 468 | 0 | 27 | 1 |
| 52 Profit (loss) on interest instruments (incl. interest derivatives) | -8 568 | 3 662 | 6 783 | 2 048 | -6 287 |
| 53 Profit (loss) on currency instruments (incl. currency derivatives) | 170 913 | 268 795 | 508 319 | 970 422 | 626 818 |
| 54 Profit (loss) on credit instruments (incl. credit derivatives) | | | | | |
| 55 Profit (loss) on commodities and commodity derivatives | 0 | 0 | 0 | 0 | 0 |
| 56 Profit (loss) on other instruments inc. hybrids | | | | | |
| 57 Profit (loss) on financial assets and liabilities in real value shown i P/L | 28 011 | 25 032 | 40 236 | | |
| 58 Profit (loss) on securing accounting | | | | 206 | 82 |
| 59 Exchange rate differences | -149 034 | -244 811 | -433 174 | -926 634 | -607 391 |
| 60 Profit (loss) on clearing of assets other than held for sale | | | 463 | 284 | 241 |
| 61 Other income on operations | 6 784 | 3 648 | 16 315 | 11 414 | 8 488 |
| 62 Other costs of operations | -34 124 | -15 676 | -61 225 | -38 016 | -43 329 |
| 63 Administrative costs | -284 027 | -118 011 | -520 910 | -295 985 | -192 755 |
| 64 Cista of employees | -132 366 | -61 490 | -239 884 | -166 191 | -111 366 |
| 65 Payroll | -99 533 | -46 095 | -186 208 | -127 927 | -85 458 |
| 66 Social and health insurance | -31 562 | -14 958 | -50 061 | -35 532 | -24 310 |
| 67 Retirement and other expenses | | | | | |
| 68 Cost of temporary employees | | | | | |
| 69 Remunerations - own capital instruments | | | | | |
| 70 Other cista of employees | -1 271 | -436 | -3 615 | -2 731 | -1 598 |
| 71 Other administrative costs | -151 661 | -56 521 | -281 026 | -129 794 | -81 390 |
| 72 Advertising costs | -52 328 | -19 128 | -69 516 | -11 661 | -337 |
| 73 Consultancy costs | -14 533 | -6 814 | -46 129 | -17 700 | -15 130 |
| 74 Information technology costs | -8 245 | -3 722 | -18 584 | -11 816 | -8 103 |
| 75 Outsourcing costs | | | | | |
| 76 Rent | -28 837 | -10 098 | -56 012 | -41 521 | -27 605 |
| 77 Other administrative costs | -47 718 | -16 760 | -90 785 | -47 096 | -30 214 |
| 78 Depreciation | -20 015 | -10 155 | -41 147 | -30 781 | -20 395 |
| 79 Depreciation of land, buildings and equipment | -6 608 | -3 259 | -12 837 | -9 287 | -5 883 |
| 80 Depreciation of investments in real estates | | | | | |
| 81 Depreciation of intangible assets | -13 407 | -6 896 | -28 310 | -21 494 | -14 512 |
| 82 Reserve creation | -4 064 | 2 513 | -1 129 | 5 034 | 3 956 |
| 83 Loss on depreciation | -36 289 | -23 977 | -233 333 | 118 914 | 119 849 |
| 84 Loss on depreciation of financial assets not shown in real value in P/L | -36 012 | -23 838 | -232 779 | 119 330 | 120 126 |
| 85 Loss on depreciation of financial assets in acquisition price | | | | | |
| 86 Loss on depreciation of realizable financial assets | | | | | |
| 87 Loss on depreciation of credits and other claims | -36 012 | -23 838 | -232 779 | 119 330 | 120 126 |
| 88 Loss on depreciation of financial investments held to maturity | | | | | |
| 89 Loss on depreciation of non.financial assets | -277 | -139 | -554 | -416 | -277 |
| 90 Loss on depreciation of land, buildings and equipment | | | | | |
| 91 Loss on depreciation of investments in real estates | | | | | |
| 92 Loss on depreciation of goodwill | -277 | -139 | -554 | -416 | -277 |
| 93 Loss on depreciation of intangible assets | | | | | |
| 94 Loss on depreciation of interest in subsidiary and controlled entities and joint ventures | | | | | |
| 95 Loss on depreciation of other non-financial assets | | | | | |
| 96 Negative goodwill immediately included in P&L statement | | | | | |
| 97 Share in P/L of subsidiary and controlled entities and joint ventures | | | | | |
| 98 Profit or loss on non-current assets and closed groups | | | | | |
| 99 Profit or loss on continuing operations before taxes | 250 258 | 159 333 | 345 076 | 549 922 | 348 012 |
| 100 Costs of income tax | -45 945 | -31 383 | -102 921 | -125 250 | -81 939 |
| 101 Profit or loss on continuing operations after taxes | 204 313 | 127 950 | 242 155 | 424 672 | 266 073 |
| 102 Profit or loss on terminated operation after taxes | | | | | |
| 103 Profit or loss after taxes | 204 313 | 127 950 | 242 155 | 424 672 | 266 073 |

5.8 RECEIVABLES AND THEIR IMPROVEMENT

| (in '000 CZK) | | | | | | | 30.6.2010 |
|---|-----------------------------|-------------------|---------------------------------------|--|---|---|------------------|
| | Value prior to depreciation | Book value (net) | Adjustments to individual receivables | Adjustments to portfolio of receivables, separately without depreciation | Adjustments to portfolio of individual negligible receivables | Accumulated losses of evaluation usány real value | |
| Receivables from financial activities, total | 32 665 568 | 31 891 311 | 774 257 | 0 | 0 | 0 | |
| Receivables from loan institutions | 3 021 795 | 3 021 795 | 0 | 0 | 0 | 0 | |
| Receivables from loan institutions without failures | 3 021 795 | 3 021 795 | 0 | 0 | 0 | 0 | |
| Standards receivables from loan institutions | 3 021 795 | 3 021 795 | | | | | |
| Traced receivables from loan institutions | 0 | | | | | | |
| Receivables from loan institutions with failures | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-standard receivables from loan institutions | 0 | | | | | | |
| Bad receivables from loan institutions | 0 | | | | | | |
| Loss receivables from loan institutions | 0 | | | | | | |
| Receivables from other entities than loan institutions | 29 643 773 | 28 869 517 | 774 257 | 0 | 0 | 0 | |
| Receivables from other entities than loan institutions without failures | 25 434 118 | 25 412 536 | 21 581 | 0 | 0 | 0 | |
| Standard receivables from other entities than loan institutions | 21 021 242 | 21 021 242 | | | | | |
| Traced receivables form other entities than loan institutions | 4 412 875 | 4 391 294 | 21 581 | | | | |
| Receivables from other entities than loan institutions without failures | 4 209 656 | 3 456 980 | 752 675 | 0 | 0 | 0 | |
| Non-standard receivables from other entities than loan institutions | 3 204 634 | 2 900 450 | 304 184 | | | | |
| Bad receivables from other persons than loan institutions | 657 224 | 535 901 | 121 323 | | | | |
| Loss receivables from other persóna than loan institutions | 347 798 | 20 629 | 327 168 | | | | |

| (in '000 CZK) | | | | | | | 31.3.2010 |
|---|-----------------------------|-------------------|---------------------------------------|--|---|---|------------------|
| | Value prior to depreciation | Book value (net) | Adjustments to individual receivables | Adjustments to portfolio of receivables, separately without depreciation | Adjustments to portfolio of individual negligible receivables | Accumulated losses of evaluation usány real value | |
| Receivables from financial activities, total | 28 040 829 | 27 281 081 | 759 749 | 0 | 0 | 0 | |
| Receivables from loan institutions | 3 954 174 | 3 954 174 | 0 | 0 | 0 | 0 | |
| Receivables from loan institutions without failures | 3 954 174 | 3 954 174 | 0 | 0 | 0 | 0 | |
| Standards receivables from loan institutions | 3 954 174 | 3 954 174 | | | | | |
| Traced receivables from loan institutions | 0 | | | | | | |
| Receivables from loan institutions with failures | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-standard receivables from loan institutions | 0 | | | | | | |
| Bad receivables from loan institutions | 0 | | | | | | |
| Loss receivables from loan institutions | 0 | | | | | | |
| Receivables from other entities than loan institutions | 24 086 655 | 23 326 907 | 759 749 | 0 | 0 | 0 | |
| Receivables from other entities than loan institutions without failures | 21 918 770 | 21 884 596 | 34 174 | 0 | 0 | 0 | |
| Standard receivables from other entities than loan institutions | 17 604 701 | 17 604 701 | | | | | |
| Traced receivables form other entities than loan institutions | 4 314 070 | 4 279 895 | 34 174 | | | | |
| Receivables from other entities than loan institutions without failures | 2 167 885 | 1 442 311 | 725 574 | 0 | 0 | 0 | |
| Non-standard receivables from other entities than loan institutions | 1 746 306 | 1 348 410 | 397 896 | | | | |
| Bad receivables from other persons than loan institutions | 33 484 | 22 766 | 10 718 | | | | |
| Loss receivables from other persóna than loan institutions | 388 096 | 71 135 | 316 960 | | | | |

| (in '000 CZK) | | | | | | | 31.12.2009 |
|---|-----------------------------|-------------------|---------------------------------------|--|---|--|------------|
| | Value prior to depreciation | Book value (net) | Adjustments to individual receivables | Adjustments to portfolio of receivables, separately without depreciation | Adjustments to portfolio of individual negligible receivables | Accumulated los of evaluation using real value | |
| Receivables from financial activities, total | 27 737 763 | 26 991 020 | 746 743 | 0 | 0 | 0 | |
| Receivables from loan institutions | 1 707 323 | 1 707 323 | 0 | 0 | 0 | 0 | |
| Receivables from loan institutions without failures | 1 707 323 | 1 707 323 | 0 | 0 | 0 | 0 | |
| Standards receivables from loan institutions | 1 707 323 | 1 707 323 | | | | | |
| Traced receivables from loan institutions | 0 | | | | | | |
| Receivables from loan institutions with failures | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-standard receivables from loan institutions | 0 | | | | | | |
| Bad receivables from loan institutions | 0 | | | | | | |
| Loss receivables from loan institutions | 0 | | | | | | |
| Receivables from other entities than loan institutions | 26 030 440 | 25 283 697 | 746 743 | 0 | 0 | 0 | |
| Receivables from other entities than loan institutions without failures | 23 809 981 | 23 784 291 | 25 690 | 0 | 0 | 0 | |
| Standard receivables from other entities than loan institutions | 20 317 812 | 20 317 812 | | | | | |
| Traced receivables form other entities than loan institutions | 3 492 169 | 3 466 479 | 25 690 | | | | |
| Receivables from other entities than loan institutions without failures | 2 220 459 | 1 499 406 | 721 053 | 0 | 0 | 0 | |
| Non-standard receivables from other entities than loan institutions | 1 792 345 | 1 397 172 | 395 173 | | | | |
| Bad receivables from other persons than loan institutions | 32 812 | 23 103 | 9 709 | | | | |
| Loss receivables from other persóna than loan institutions | 395 302 | 79 131 | 316 170 | | | | |

| (in '000 CZK) | | | | | | | 30.9.2009 |
|---|-----------------------------|-------------------|---------------------------------------|--|---|--|-----------|
| | Value prior to depreciation | Book value (net) | Adjustments to individual receivables | Adjustments to portfolio of receivables, separately without depreciation | Adjustments to portfolio of individual negligible receivables | Accumulated los of evaluation using real value | |
| Receivables from financial activities, total | 29 370 417 | 28 891 533 | 478 884 | 0 | 0 | 0 | |
| Receivables from loan institutions | 1 520 901 | 1 520 901 | 0 | 0 | 0 | 0 | |
| Receivables from loan institutions without failures | 1 520 901 | 1 520 901 | 0 | 0 | 0 | 0 | |
| Standards receivables from loan institutions | 1 520 901 | 1 520 901 | | | | | |
| Traced receivables from loan institutions | 0 | | | | | | |
| Receivables from loan institutions with failures | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-standard receivables from loan institutions | 0 | | | | | | |
| Bad receivables from loan institutions | 0 | | | | | | |
| Loss receivables from loan institutions | 0 | | | | | | |
| Receivables from other entities than loan institutions | 27 849 516 | 27 370 632 | 478 884 | 0 | 0 | 0 | |
| Receivables from other entities than loan institutions without failures | 26 987 486 | 26 952 887 | 34 598 | 0 | 0 | 0 | |
| Standard receivables from other entities than loan institutions | 24 188 963 | 24 188 963 | | | | | |
| Traced receivables form other entities than loan institutions | 2 798 523 | 2 763 924 | 34 598 | | | | |
| Receivables from other entities than loan institutions without failures | 862 030 | 417 745 | 444 286 | 0 | 0 | 0 | |
| Non-standard receivables from other entities than loan institutions | 367 491 | 317 401 | 50 090 | | | | |
| Bad receivables from other persons than loan institutions | 31 800 | 23 630 | 8 169 | | | | |
| Loss receivables from other persóna than loan institutions | 462 739 | 76 713 | 386 026 | | | | |

| (in '000 CZK) | | 30.6.2009 | | | | | |
|---------------|---|-----------------------------|-------------------|---------------------------------------|--|---|---|
| | | Value prior to depreciation | Book value (net) | Adjustments to individual receivables | Adjustments to portfolio of receivables, separately without depreciation | Adjustments to portfolio of individual negligible receivables | Accumulated los sof evaluation usány real value |
| 1 | Receivables from financial activities, total | 30 961 107 | 30 477 221 | 483 886 | 0 | 0 | 0 |
| 2 | Receivables from loan institutions | 2 365 361 | 2 365 361 | 0 | 0 | 0 | 0 |
| 3 | Receivables from loan institutions without failures | 2 365 361 | 2 365 361 | 0 | 0 | 0 | 0 |
| 4 | Standards receivables from loan institutions | 2 365 361 | 2 365 361 | | | | |
| 5 | Traced receivables from loan institutions | 0 | | | | | |
| 6 | Receivables from loan institutions with failures | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Non-standard receivables from loan institutions | 0 | | | | | |
| 8 | Bad receivables from loan institutions | 0 | | | | | |
| 9 | Loss receivables from loan institutions | 0 | | | | | |
| 10 | Receivables from other entities than loan institutions | 28 595 745 | 28 111 860 | 483 886 | 0 | 0 | 0 |
| 11 | Receivables from other entities than loan institutions without failures | 26 919 768 | 26 895 095 | 24 673 | 0 | 0 | 0 |
| 12 | Standard receivables from other entities than loan institutions | 25 204 080 | 25 204 080 | | | | |
| 13 | Traced receivables from other entities than loan institutions | 1 715 689 | 1 691 015 | 24 673 | | | |
| 14 | Receivables from other entities than loan institutions without failures | 1 675 977 | 1 216 765 | 459 212 | 0 | 0 | 0 |
| 15 | Non-standard receivables from other entities than loan institutions | 1 209 042 | 1 093 153 | 115 889 | | | |
| 16 | Bad receivables from other persons than loan institutions | 79 351 | 65 430 | 13 920 | | | |
| 17 | Loss receivables from other persons than loan institutions | 387 584 | 58 181 | 329 403 | | | |

5.9 FINANCIAL ASSET SORTED BY DEPRECIATION, SECTORT AND EVALUATION

| (In '000 CZK) | | | | | | | 30.6.2010 |
|---------------|----------------------------------|--|--|--|--|--|--|
| | | 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 asset evaluated usány real value | Financial assets evaluated by accrued value or acquisition price | Financial asset evaluated usány real value | Financial assets evaluated by accrued value or acquisition price | Financial asset evaluated usány real value |
| 3 | Receivables without depreciation | 36 098 143 | 0 | XX | XX | 36 098 143 | 0 |
| 9 | Receivables with depreciation | 3 235 411 | 0 | 780 203 | 0 | 2 455 209 | 0 |

| (In '000 CZK) | | | | | | | 31.3.2010 |
|---------------|----------------------------------|--|--|--|--|--|--|
| | | 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 asset evaluated usány real value | Financial assets evaluated by accrued value or acquisition price | Financial asset evaluated usány real value | Financial assets evaluated by accrued value or acquisition price | Financial asset evaluated usány real value |
| 3 | Receivables without depreciation | 37 816 911 | 0 | XX | XX | 37 816 911 | 0 |
| 9 | Receivables with depreciation | 2 970 300 | 0 | 765 694 | 0 | 2 204 606 | 0 |

| (In '000 CZK) | | | | | | | 31.12.2009 |
|---------------|----------------------------------|--|--|--|--|--|--|
| | | 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 asset evaluated usány real value | Financial assets evaluated by accrued value or acquisition price | Financial asset evaluated usány real value | Financial assets evaluated by accrued value or acquisition price | Financial asset evaluated usány real value |
| 3 | Receivables without depreciation | 35 073 761 | 0 | 0 | 0 | 35 073 761 | 0 |
| 9 | Receivables with depreciation | 2 057 478 | 0 | 752 689 | 0 | 1 304 789 | 0 |

| (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 asset evaluated usány real value | Financial assets evaluated by accrued value or acquisition price | Financial asset evaluated usány real value | Financial assets evaluated by accrued value or acquisition price | Financial asset evaluated usány real value |
| 3 | Receivables without depreciation | 34 824 403 | 0 | 0 | 0 | 34 824 403 | 0 |
| 9 | Receivables with depreciation | 949 541 | 0 | 488 216 | 0 | 461 324 | 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 asset evaluated usány real value | Financial assets evaluated by accrued value or acquisition price | Financial asset evaluated usány real value | Financial assets evaluated by accrued value or acquisition price | Financial asset evaluated usány real value |
| 3 | Receivables without depreciation | 33 531 758 | 0 | 0 | 0 | 33 531 758 | 0 |
| 9 | Receivables with depreciation | 1 761 241 | 0 | 493 218 | 0 | 1 268 023 | 0 |

5.10. INFORMATION REGARDING RESTRUCTURED RECEIVABLES

| (In '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|---|-----------|-----------|------------|-----------|-----------|
| Receivables evaluated using the accrued value | 0 | 0 | 0 | 0 | 0 |
| Receivables evaluated using the real value | 0 | 0 | 0 | 0 | 0 |

5.11. 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 | 69 335 | 71 588 | 28 813 | 108 111 | 349 159 |
| Nominal value | 17 148 895 | 15 032 424 | 13 659 719 | 17 798 072 | 17 302 367 |

DERIVATIVES TO TRADING - LIABILITIES

| (In '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|----------------|------------|------------|------------|------------|------------|
| Real value | 15 957 | 41 224 | 211 631 | 16 131 | 41 927 |
| Nominal value | 17 105 438 | 15 004 126 | 13 852 587 | 17 696 993 | 16 986 798 |

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 |

5.12 RATIOS AND OTHER INDICATORS (IFRS)
1. INFORMATION ABOUT CAPITAL

| (In '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|--|-----------|-----------|------------|-----------|-----------|
| Tier 1 | 3 218 321 | 3 226 210 | 2 977 501 | 2 972 387 | 2 971 456 |
| Tier 2 | 622 204 | 616 151 | 640 850 | 609 370 | 626 926 |
| Tier 3 used | - | - | - | - | - |
| Items subtractable from the sum of Tier1 and Tier2 | - | - | - | - | - |
| Total capital | 3 840 525 | 3 842 361 | 3 618 351 | 3 581 757 | 3 598 382 |

2. RATIOS

| (In '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|-------------------------------------|-----------|-----------|------------|-----------|-----------|
| Capital adequacy | 10,93% | 13,28% | 11,81 % | 12,04% | 11,34% |
| Return on average assets (ROAA) | 0,94% | 1,21% | 0,64 % | 1,52% | 1,42% |
| Return on average equity (ROAE) | 13,10% | 16,83% | 8,31 % | 19,56% | 18,59% |
| Assets per employee ('000) | 151 322 | 157 861 | 146 656 | 141 123 | 144 030 |
| Operating cista per employee ('000) | 1 887 | 1 710 | 1 958 | 1 541 | 1 523 |
| Net profit per employee ('000) | 1 359 | 1 854 | 910 | 2 212 | 2 103 |

CAPITAL AND CAPITAL ADEQUACY

| (In '000 CZK) | 30.6.2010 | 31.3.2010 | 31.12.2009 | 30.9.2009 | 30.6.2009 |
|---|-----------|-----------|------------|-----------|-----------|
| 1 Total Capital Requirements | 2 810 689 | 2 314 432 | 2 450 451 | 2 379 580 | 2 539 358 |
| 2 Cap. req. for credit risk total | 2 446 815 | 2 132 442 | 2 278 606 | 2 227 818 | 2 386 205 |
| 3 Cap. req. for credit risk under SA total | 2 446 815 | 2 132 442 | 2 278 606 | 2 227 818 | 2 386 205 |
| 4 Cap. req. for credit risk under SA for total exposure | 2 446 815 | 2 132 442 | 2 278 606 | 2 227 818 | 2 386 205 |
| 5 Cap. req. under SA for exposure to central governments and banks | 0 | 0 | 0 | 0 | 0 |
| 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 | 52 443 | 66 960 | 31 061 | 29 393 | 46 821 |
| 11 Cap. req. under SA for corporate exposures | 1 563 369 | 1 303 814 | 1 427 840 | 1 407 335 | 1 597 532 |
| 12 Cap. req. under SA for retail exposures | 0 | 0 | 0 | 0 | 0 |
| 13 Cap. req. under SA for mortgage secured exposures | 654 226 | 624 778 | 679 301 | 773 118 | 725 715 |
| 14 Cap. req. under SA for non-performing exposures | 2 904 | 2 242 | 3 567 | 2 695 | 4 289 |
| 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 | 173 872 | 134 648 | 136 836 | 15 278 | 11 847 |
| 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 | | | | | |
| 37 Cap. req. for settlement risk | | | | | |
| 38 Cap. req. for position, currency and commodity risks total | 212 512 | 58 666 | 48 522 | 28 439 | 29 830 |
| 39 Cap. req. for market risk under SA total | 212 512 | 58 666 | 48 522 | 28 439 | 29 830 |
| 40 Cap. req. under SA for interest rate risk | 184 060 | 39 529 | 24 246 | 21 096 | 18 538 |
| 41 Cap. req. under SA for equity risk | 1 684 | 6 701 | 1 382 | 1 246 | 927 |
| 42 Cap. req. under SA for currency risk | 26 769 | 12 028 | 22 562 | 5 948 | 10 261 |
| 43 Cap. req. under SA for commodity risk | | 408 | 332 | 148 | 104 |
| 44 Cap. req. for market risk under the internal model approach | | | | | |
| 45 Cap. req. for operating risk total | 151 362 | 123 323 | 123 323 | 123 323 | 123 323 |
| 46 Cap. req. for operating risk under BIA | 151 362 | 123 323 | 123 323 | 123 323 | 123 323 |
| 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 | | | | | |

5.13 SUMMARY REPORT

Summary report on the approach of an obligated entity to assessing the adequacy of internally calculated capital in view of its current and future activities (internally calculated and maintained capital adequacy):

The primary objective of risk management is to maximize revenues relative to the risk exposure while taking the bank's risk appetite into consideration (i.e. the extent of risk the bank is willing to accept in order to generate the required revenue). At the same time, it must be ensured that the result of its activities with an inherent risk exposure is predictable and consistent with its business objectives and risk appetite. In order to achieve this goal, the bank identifies and carefully and prudentially manages the risks to which it is exposed, covering the selected risks with internal capital (i.e. the bank measures and monitors selected risks and defines relevant internal capital requirements). As a reflection of the bank's risk appetite, the Board of Directors defines targets that are to be achieved in a given time horizon in terms of internal capital adequacy (i.e. the extent to which risks should be covered with internal capital) as well as limits below which the internal capital adequacy should never drop.

In order to:

- a) define and continuously assess internally defined capital requirements, and
- b) to plan and continuously maintain internally defined capital,

the bank uses quantitative and qualitative inputs, approaches and methods, including its own expert analyses, estimates and scenarios corresponding to the nature, scope and complexity of the activities performed within the bank and the related risks.

The bank uses the following principal approaches to the internal capital adequacy assessment and management process:

- Qualitative approach
- Quantitative approach with no direct impacts on capital
- Quantitative approach with direct impacts on capital

As part of the internal system of calculating capital adequacy, the bank introduces processes and prepares and analyzes scenarios in order to assess and take into consideration the following:

- (a) Processes of planning, preparing and approving new activities, products or systems,;
- (b) Any and all other significant ongoing or expected changes and factors in the risk profile or in the external environment;
- (c) Impacts of potential deviations from the expected development including impacts of potential extraordinary circumstances;
- (d) Stress test results;

all that including methods of reflecting them in the planning and securing internally calculated capital.

Internally calculated capital is allocated by the bank to cover major risk exposures in proportion to the internally calculated capital requirement.

The Annual Report 2009 is available in the residence of J&T BANKA, a.s., Pobřežní 14, Prague 186 00 or can be found on website of J&T BANKA (www.itbank.cz).

Standard Chartered Bank New York

New York, USA
SWIFT: SCBL US 33
Currency: USD

ING Belgium SA/ NV

Brussels, Belgium
SWIFT: BBRU BE BB
Currency: EUR

UBS AG

Zurich, Switzerland
SWIFT: UBSW CH ZH 80A
Currency: CHF

CALYON S.A., organizační složka

Praha, Czech Republic
SWIFT: CRLY CZ PP
Currency: CZK, EUR, USD

Československá obchodní banka, a. s.

Praha, Czech Republic
SWIFT: CEKO CZ PP
Currency: CZK, EUR, USD

ING Bank N. V.

Praha, Czech Republic
SWIFT: INGB CZ PP
Currency: CZK, EUR, CHF, GBP, RUB, USD

UniCredit Bank Slovakia, a. s.

Bratislava, Slovak Republic
SWIFT: UNCR SK BX
Currency: EUR

Poštová banka, a. s.

Bratislava, Slovak Republic
SWIFT: POBN SK BA
Currency: EUR

UniCredit Bank Czech Republic, a. s.

Praha, Czech Republic
SWIFT: BACX CZ PP
Currency: CZK, EUR, USD

J&T Bank (ZAO)

Moscow, Russian Federation
SWIFT: TRRY RU MM
Currency: RUB

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