
J&T BANKA, a. s.
Public Information
as of 30.9.2009

Part I.



J&T BANKA
CZECH REPUBLIC
PRAGUE

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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: 13 July 2009 (Banking licence extension)

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

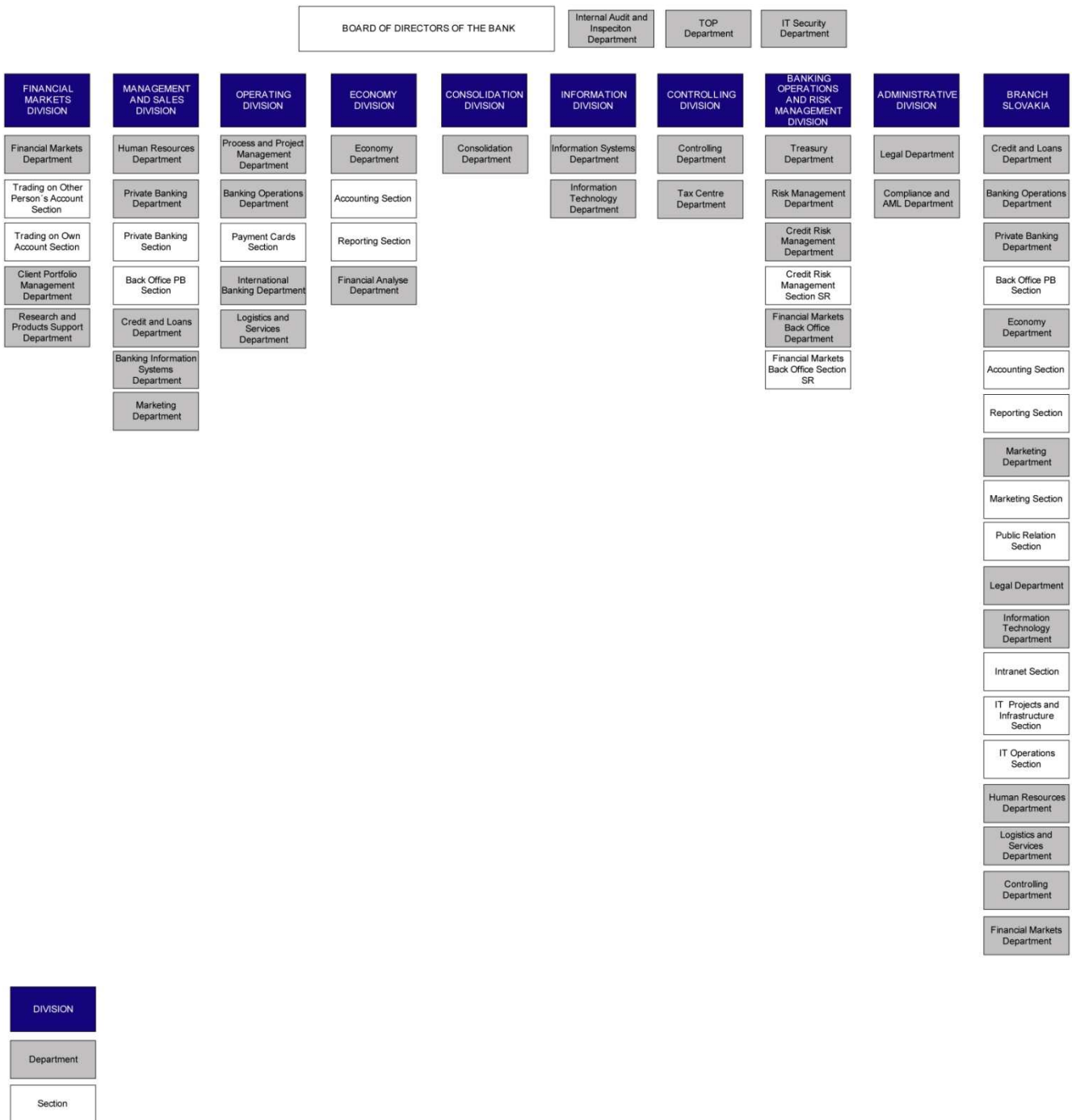
Company registration number: 35 964 693

Date entered in the commercial Register: 23.11.2005

1.2. ORGANISATIONAL STRUCTURE

Valid since 30.9.2009

Average number of bank employees as of 30 October 2009: 164 (Re-calculated state of affairs)
 Average number of branch employees as of 30 October 2009: 92 (Re-calculated state of affairs)



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, Poblěžní 297/14, PSČ 186 00	board of directors - Member
Nadační fond J&T	27162524	Praha 8, Poblěžní 297/14, PSČ 186 00	management board - 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.

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.

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
RMS Holding, a.s.	00025550	Praha 9 Podvinný mlýn 2178/9 ČR	supervisory board - 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
Honor Invest, a.s.	27145565	Praha 8, Pobřežní 297/14, ČR	supervisory board - Vice Chairman
J&T FINANCE, a. s.	27592502	Praha 8, Pobřežní 297/14, ČR	board of directors - Chairman
ZST, a. s.	35709502	Bratislava, Těhelňa 2, SR	supervisory board - Member

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
RMS Holding, a.s.	00025550	Praha 9 Podvinný mlýn 2178/9 ČR	supervisory board - 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
Honor Invest, a.s.	27145565	Praha 8, Pobřežní 297/14, ČR	supervisory board - Vice Chairman
J&T FINANCE, a. s.	27592502	Praha 8, Pobřežní 297/14, ČR	board of directors - Chairman
ZST, a. s.	35709502	Bratislava, Těhelňa 2, 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, Tř. 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
Honor Invest, a.s.	27145565	Praha 8, Pobřežní 14, ČR	supervisory board - Member
AERO GROUP, a.s.	27570797	Praha 8, Pobřežní 14, ČR	supervisory board - Member
GETONIX a.s.	269 41 457	Praha 8, Pobřežní 14, ČR	board of directors - Member
MERIDIANS PÁ 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

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 Finance 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

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

ZUZANA JANKOVIČ

Compliance officer

In this post since: July 9, 2007

education: University graduate, employed in the field since 2004

DANA JINDROVÁ

Manager, in charge of the treasury division

In this post since: 1.3.2008

education: Secondary school, in finance since 1995

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

IGOR KOVÁČ

Finance director

In this post since: July 1, 2008

education: University graduate, employed in the field since 1998

ALENA KŘENKOVÁ

Head of Internal audit a Controls department

In this post since: 1.11.2003

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

PETR MÁLEK

Head of marketing

In this post since: 17.7.2000**education:** Secondary school, in the sector since 1996**MIROSLAV MINAŘÍK**

Head of Private banking

In this post since: 1.4.2007**education:** University, in the sector since 1993.**VLASTIMIL NEŠETŘIL**

Director of Process and Project management department

office held since: 1.1.2008**education:** University, in finance since 2003**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

TAĀANA TURZIKOVÁ

Head of Information systems

In this post since: 1.9.2002**education:** mining university, in the sector since 2000**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**BC. 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**JAN ZAORAL**

head of banking operations

office held since: 1.3.2008**education:** secondary school, in finance since 1994**JIŘÍ MINAŘÍK**

In charge of the Product Analysis and Promotion Department

In this post since: 6.3.2003**education:** Czech technical university (ČVUT), in finance since 2005**SUPPLEMENTARY INFORMATION REGARDING MEMBERS OF THE SUPERVISORY BOARD, BOARD OF DIRECTORS AND OTHER MEMBERS OF THE BANK MANAGEMENT**

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Total amount of loans granted by the bank	1 598	574	1 253	9 028	1 433
Total amount of charge cards provided by the bank	713	1 175	1 595	3 063	1 275
Total amount of unused charge card limits	27 741	28 485	38 797	25 071	18 760
Total amount of guarantees issued by the bank	3 102	3 256	3 562	3 416	2 958

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

B) Information about 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)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Bank's total receivables from these entities	96 084	95 827	95 545	94 392	95 715
Bank's total payables to these entities	206	159	539	395	539
Total guarantees issued by the bank to these entities	1 548	1 592	1 684	1 656	1 517
Total guarantees accepted by the bank toward these entities	-	0	0	0	0
Total value of securities (issued by these entities) held by the bank	41 360	41 360	41 360	41 360	41 360
Total payables from these securities	-	0	0	0	0

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.

J&T BANKA
5.1 BALANCE SHEET AS OF 30.9.2009
ASSETS OF REPORTING ENTITY IN BASIC BREAKUP

Figures compensated by adjustments and accumulated amortization

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Total assets	36 127 558	36 439 633	36 280 113	38 542 009	39 482 944
Balance in cash and receivables from central banks	6 374 145	4 334 412	3 910 803	4 948 843	4 554 713
Balance in cash	73 148	73 332	53 731	59 076	46 888
Receivables from central banks	6 300 997	4 261 080	3 857 072	4 889 767	4 507 825
Financial assets for trading	587 980	858 722	942 139	935 862	817 141
Derivatives for trading with positive real value	108 111	349 159	235 542	234 656	128 570
Capital tools for trading	0	0	0	0	0
Debt securities for trading	479 869	509 563	706 597	701 206	688 572
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	127	156 403	0	0	0
Capital tools in real value shown in P/L	127	0	0	0	0
Zdeny securities in real value shown in P/L	0	156 403	0	0	0
Receivables in real value shown in Profit / Loss	0	0	0	0	0
Receivables in real value shown in P/L from credit institutions	0	0	0	0	0
Receivables in real value shown in P/L from entities other than credit institutions	0	0	0	0	0
Other receivables in real value shown in P/L not broken up by sectors	0	0	0	0	0
Realizable financial assets	9 986	390 922	70	68	63
Realizable capital tools	64	66	70	68	63
Realizable debt securities	9 923	390 856	0	0	0
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	28 984 731	30 538 701	31 261 833	32 477 610	33 934 996
Non-tradeable debt securities	0	0	0	0	0
Receivables	28 984 731	30 538 701	31 261 833	32 477 610	33 934 996
Receivables from credit institutions	1 520 902	2 365 361	2 250 099	2 472 578	4 514 598
Receivables from entities other than credit institutions	27 370 632	28 111 860	28 906 846	29 936 433	29 345 323
Other receivables not broken up by sectors	93 197	61 480	104 888	68 599	75 074
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 heading - 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	28 432	19 723	22 164	24 328	24 908
Lend, buildings and equipment	28 432	19 723	22 164	24 328	24 908

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(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Investment in real estate	0	0	0	0	0
Intangible assets	72 999	73 930	80 831	87 129	88 288
Goodwill	4 418	4 557	4 695	4 834	4 972
Other intangible assets	68 581	69 373	76 136	82 295	83 316
Shares in subsidiaries and controlled entities and point ventures	41 360	41 360	41 360	41 360	41 360
Tax receivables	187	187	187	3 829	187
Receivables from tax due	0	0	0	3 642	0
Receivables from deferred tax	187	187	187	187	187
Other assets	27 611	25 273	20 727	22 980	21 287
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)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Total liabilities and owned capital	36 127 558	36 439 633	36 280 113	38 542 009	39 482 944
Total liabilities	32 657 500	33 128 173	33 149 834	35 496 623	36 329 812
Deposits, credits and other financial liabilities to central banks	0	0	0	0	0
Financial liabilities for trading	19 217	41 927	196 718	459 970	137 763
Derivatives for trading with negative real value	16 131	41 927	196 718	459 970	137 763
Liabilities from short sales	3 086	0	0	0	0
Deposits, credits and other financial liabilities to for trading	0	0	0	0	0
Deposits, credits and other financial liabilities for trading to credit institutions	0	0	0	0	0
Deposits, credits and other financial liabilities for trading to entities other than cr. inst.	0	0	0	0	0
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	32 496 870	32 876 299	32 522 092	34 993 291	36 043 102
Deposits, credits and other financial liabilities in accrued value	30 686 607	31 069 727	30 686 232	32 276 329	33 310 134
Deposits and other financial liabilities in accrued value to credit institutions	1 799 306	2 741 101	2 184 059	2 179 625	1 602 237
Deposits and other fin. liab in accrued value to entities other than credit institutions	28 598 154	28 164 614	28 278 191	29 762 033	30 920 763
Other financial liabilities in accrued value not broken up by sectors	299 147	164 011	223 982	334 671	787 134
Issued debt securities in accrued value	1 183 720	1 172 597	1 165 782	2 057 727	2 129 324
Subordinated liabilities in accrued value	616 543	633 975	670 078	659 235	603 644
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	863	1 978	3 544	5 980	0
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	5 980	0
Reserves for bad contracts	0	0	0	0	0
Other reserves	863	1 978	3 544	0	0
Tax liabilities	3 603	3 603	3 604	3 604	2 496
Tax due liabilities	0	0	0	0	0
Deferred tax liabilities	3 603	3 603	3 604	3 604	2 496
Other liabilities	136 946	204 366	423 877	33 778	146 450
Registered society capital payable on demand	XX	XX	XX	XX	XX
Liabilities related to deleted groups for sale	0	0	0	0	0
Total owned capital	3 470 058	3 311 460	3 130 279	3 045 386	3 153 132
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

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	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
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	0	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 investmnets in foreing units	0	0	0	0	0
Securing of chas flows	0	0	0	0	0
Differences in valuation of realizable financial assets	0	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	1 207 259	1 207 259	966 037	966 037	966 037
Undistributed profit (upaid loss) of previous periods	0	0	241 221	0	0
Own shares	0	0	0	0	0
Profit (loss) of current accounting period	424 672	266 073	84 893	241 221	348 967

GRANTED PROMISES, SECURITIES, RECEIVABLES FROM DERIVATIVES, AND SIMILAR ITEMS

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Sum of granted promises, securities nad other off-balance receivables	21 903 291	20 773 992	20 329 653	23 960 946	26 923 916
Granted promises and securities	2 600 959	2 267 930	2 280 189	2 482 402	2 896 103
Granted promises	1 528 492	1 321 699	1 258 242	1 334 289	1 571 132
Granted securities and guarantees	1 072 468	946 231	1 021 947	1 148 114	1 324 971
Granted securities on credit derivatives	0	0	0	0	0
Other granted securities	1 072 468	946 231	1 021 947	1 148 114	1 324 971
Granted securities on bills of exchange	0	0	0	0	0
Granted securities on letter of credits	0	0	0	0	0
Granted deposits	45 439	48 455	54 401	0	0
Receivables on spot transactions	1 028 555	724 975	1 105 804	0	1 193 134
Receivables on fixed forward transactions	17 772 656	17 279 037	16 437 396	21 001 823	22 351 531
receivables on options	25 416	23 330	21 597	46 455	52 882
Written-off debts	430 266	430 266	430 266	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)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Sum of received promises, securities and other off-balance liabilities	55 729 549	49 204 210	49 557 539	56 258 769	68 790 360
Received promises and securities	45 740	59 595	77 857	4 557 979	11 452 711
Received promises	0	0	0	0	101 753
Received securities nad guarantees	25 165	30 248	27 380	34 661	196 616
Received securities on credit derivatives	0	0	0	0	0
Other received securities	25 165	30 248	27 380	34 661	196 616
Received securities on bills of exchange	20 575	29 346	50 477	4 523 318	11 154 343
Received securities on letter of credits	0	0	0	0	0
Received deposits	26 682 867	21 672 100	22 178 988	19 783 570	23 516 957
Liabilities on spot transactions	1 029 516	727 774	1 111 138	0	1 327 373
Liabilities on fixed forward transactions	17 671 577	16 963 468	16 388 126	21 229 550	22 367 351
Liabilities on options	25 416	23 330	21 597	46 455	52 882
Values put for management	2 360 068	2 244 730	2 176 950	2 153 668	1 891 093
Values put in kустody, management and deposit	7 914 364	7 513 214	7 602 883	8 487 548	8 181 994

5.2 PROFIT & LOSS STATEMENT AS OF 30.9.2009
INCOMES, COSTS, PROFITS AND LOSSES OF THE ENTITY

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Profit on financial activities and on operations	752 740	437 357	204 839	966 524	740 288
Interest income	1 482 773	978 195	503 075	2 337 735	1 732 532
Interest on claims to central banks	49 758	30 993	15 176	156 282	135 447
Interest on financial assets for trading	16 725	12 418	6 835	28 000	21 086
Interest on financial assets in real value shown in Profit and Loss	3 014	463		111	111
Interest on realizable financial assets	1 346	406			
Interest on credits and other claims	1 411 493	933 859	481 032	2 152 102	1 575 598
Interest on financial investments held to maturity					
Profit on securing credit derivatives					
Interest on other assets	438	56	31	1 240	291
Interest costs	-780 894	-545 964	-294 349	-1 396 744	-1 040 494
Interest for deposits, credits and other financial liabilities to central banks				-105	
Interest for financial liabilities for trading					
Interest for financial liabilities in real value shown in Profit and Loss					
Interest for financial liabilities in value incurred	-780 894	-545 964	-294 349	-1 396 640	-1 040 494
Loss on securing credit derivatives					
Interest for other liabilities					
Costs for registered capital payable on demand					
Income on dividends	0	0	0	0	0
Income on dividends of financial assets for trading					
Income on dividends of financial assets in real value shown in P/L					
Income on dividends of realizable financial assets					
Income on dividends of subsidiary and controlled entities					
Income on fees and commissions	73 051	54 736	26 519	89 637	57 843
Fees and commissions on transactions with fin. instruments for clients	31 971	21 511	12 626	53 728	37 561
Fees and commissions on providing issues					
Fees and commissions on providing financial instruments	31 971	21 511	12 626	53 728	37 561
Fees and commissions on consultation services					
Fees and commissions on clearing and settlement					
Fees and commissions on administration of values	10 917	5 899		6 980	1 367
Fees and commissions on administration, custody and deposit of values	1 047	663	155	1 508	692
Fees and commissions on promises and securities	13 409	12 031	4 764	11 172	6 840
Fees and commissions on payments	4 841	3 466	1 703	9 509	6 731
Fees and commissions on structured financing					
Fees and commissions on securitization					
Fees and commissions on other services	10 866	11 167	7 271	6 742	4 652
Cost of fees and commissions	-41 942	-28 234	-11 145	-57 612	-37 132
Fees and commissions for transactions with financial instruments	-2 090	-1 332	-597	-3 494	-2 444
Fees and commissions for administration of values					
Fees and commissions for administration, custody and deposit of values	-1 263	-700	-120	-1 581	-933
Fees and commissions for clearing and settlement					
Fees and commissions for securitization					
Fees and commissions for other services	-38 588	-26 202	-10 428	-52 536	-33 755
Realized P/L on fin. Assets and liabilities not shown in real value in P/L	0	0	0	8 549	8 549
Profit (loss) on realizable financial assets					
Profit (loss) on credits and other claims				8 549	8 549
Profit (loss) on financial investments held to maturity					
Profit (loss) on financial liabilities in value incurred					
Profit (loss) on other liabilities					
Profit (loss) on financial assets and liabilities for trading	972 497	620 532	8 954	-1 122 627	57 799

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	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Profit (loss) on capital instruments and share derivatives	27	1	0	2	79
Profit (loss) on interest instruments (incl. interest derivatives)	2 048	-6 287	-11 559	2 088	7 292
Profit (loss) on currency instruments (incl. currency derivatives)	970 422	626 818	20 513	-1 124 717	50 428
Profit (loss) on credit instruments (incl. credit derivatives)					
Profit (loss) on commodities and commodity derivatives	0	0	0	0	0
Profit (loss) on other instruments incl. hybrids					
Profit (loss) on financial assets and liabilities in real value shown in P/L				191	
Profit (loss) on securing accounting	206	82	31		484
Exchange rate differences	-926 634	-607 391	-20 613	1 141 881	-18 046
Profit (loss) on clearing of assets other than held for sale	284	241	100	769	349
Other income on operations	11 414	8 488	2 106	22 456	14 313
Other costs of operations	-38 016	-43 329	-9 840	-57 711	-35 909
Administrative costs	-295 985	-192 755	-100 436	-459 285	-291 831
Cost of employees	-166 191	-111 366	-62 806	-214 185	-153 625
Payroll	-127 927	-85 458	-49 191	-159 362	-112 923
Social and health insurance	-35 532	-24 310	-12 734	-48 736	-36 075
Retirement and other expenses					
Cost of temporary employees					
Remunerations – own capital instruments					
Other costs of employees	-2 731	-1 598	-882	-6 087	-4 627
Other administrative costs	-129 794	-81 390	-37 630	-245 100	-138 206
Advertising costs	-11 661	-337	-272	-1 878	-1 300
Consultancy costs	-17 700	-15 130	-2 268	-66 229	-31 272
Information technology costs	-11 816	-8 103	-4 102	-18 188	-13 228
Outsourcing costs					
Rent	-41 521	-27 605	-13 383	-50 956	-37 457
Other administrative costs	-47 096	-30 214	-17 605	-107 850	-54 949
Depreciation	-30 781	-20 395	-10 320	-30 517	-20 533
Depreciation of land, buildings and equipment	-9 287	-5 883	-3 024	-9 449	-6 539
Depreciation of investments in real estates					
Depreciation of intangible assets	-21 494	-14 512	-7 297	-21 068	-13 994
Reserve creation	5 034	3 956	2 488	-5 684	
Loss on depreciation	118 914	119 849	9 243	-156 239	12 361
Loss on depreciation of financial assets not shown in real value in P/L	119 330	120 126	9 382	-155 685	12 776
Loss on depreciation of financial assets in acquisition price					
Loss on depreciation of realizable financial assets					
Loss on depreciation of credits and other claims	119 330	120 126	9 382	-155 685	12 776
Loss on depreciation of financial investments held to maturity					
Loss on depreciation of non-financial assets	-416	-277	-139	-554	-416
Loss on depreciation of land, buildings and equipment					
Loss on depreciation of investments in real estates					
Loss on depreciation of goodwill	-416	-277	-139	-554	-416
Loss on depreciation of intangible assets					
Loss on depreciation of interest in subsidiary and controlled entities and joint ventures					
Loss on depreciation of other non-financial assets					
Negative goodwill immediately included in P&L statement					
Share in P/L of subsidiary and controlled entities and joint ventures					
Profit or loss on non-current assets and closed groups					
Profit or loss on continuing operations before taxes	549 922	348 012	105 814	314 800	440 286
Costs of income tax	-125 250	-81 939	-20 921	-73 579	-81 319
Profit or loss on continuing operations after taxes	424 672	266 073	84 893	241 221	348 967
Profit or loss on terminated operation after taxes					
Profit or loss after taxes	424 672	266 073	84 893	241 221	348 967

5.3 RECEIVABLES AND THEIR IMPROVEMENT

(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 losses 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 from 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 persons 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 losses of evaluation using real value	
Receivables from financial activities, total	30 981 107	30 477 221	483 886	0	0	0	
Receivables from loan institutions	2 365 361	2 365 361	0	0	0	0	
Receivables from loan institutions without failures	2 365 361	2 365 361	0	0	0	0	
Standards receivables from loan institutions	2 365 361	2 365 361					
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	28 595 745	28 111 860	483 886	0	0	0	
Receivables from other entities than loan institutions without failures	26 919 768	26 895 095	24 673	0	0	0	
Standard receivables from other entities than loan institutions	25 204 080	25 204 080					
Traced receivables from other entities than loan institutions	1 715 689	1 691 015	24 673				
Receivables from other entities than loan institutions without failures	1 675 977	1 216 765	459 212	0	0	0	
Non-standard receivables from other entities than loan institutions	1 209 042	1 093 153	115 889				
Bad receivables from other persons than loan institutions	79 351	65 430	13 920				
Loss receivables from other persons than loan institutions	387 584	58 181	329 403				

(in '000 CZK)		31.3.2008					
		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
1	Receivables from financial activities, total	31 796 771	31 156 945	639 826	0	0	0
2	Receivables from loan institutions	2 250 099	2 250 099	0	0	0	0
3	Receivables from loan institutions without failures	2 250 099	2 250 099	0	0	0	0
4	Standards receivables from loan institutions	2 250 099	2 250 099				
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	29 546 672	28 906 846	639 826	0	0	0
11	Receivables from other entities than loan institutions without failures	28 756 086	28 685 324	70 762	0	0	0
12	Standard receivables from other entities than loan institutions	26 248 484	26 248 484				
13	Traced receivables from other entities than loan institutions	2 507 601	2 436 839	70 762			
14	Receivables from other entities than loan institutions without failures	790 586	221 523	569 064	0	0	0
15	Non-standard receivables from other entities than loan institutions	271 673	87 318	184 354			
16	Bad receivables from other persons than loan institutions	76 204	61 298	14 906			
17	Loss receivables from other persons than loan institutions	442 709	72 906	369 803			

(in '000 CZK)		31.12.2008					
		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
1	Receivables from financial activities, total	33 074 039	32 409 011	665 028	0	0	0
2	Receivables from loan institutions	2 472 578	2 472 578	0	0	0	0
3	Receivables from loan institutions without failures	2 472 578	2 472 578	0	0	0	0
4	Standards receivables from loan institutions	2 472 578	2 472 578				
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	30 601 461	29 936 433	665 028	0	0	0
11	Receivables from other entities than loan institutions without failures	29 798 900	29 717 742	81 158	0	0	0
12	Standard receivables from other entities than loan institutions	26 934 226	26 934 226				
13	Traced receivables from other entities than loan institutions	2 864 674	2 783 516	81 158			
14	Receivables from other entities than loan institutions without failures	802 561	218 691	583 870	0	0	0
15	Non-standard receivables from other entities than loan institutions	271 059	90 148	180 911			
16	Bad receivables from other persons than loan institutions	70 779	56 493	14 286			
17	Loss receivables from other persons than loan institutions	460 723	72 050	388 673			

		(in '000 CZK)					30.9.2008
		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 usáry real value
1	Receivables from financial activities, total	34 357 722	33 859 922	497 800	0	0	0
2	Receivables from loan institutions	4 514 598	4 514 598	0	0	0	0
3	Receivables from loan institutions without failures	4 514 598	4 514 598	0	0	0	0
4	Standards receivables from loan institutions	4 514 598	4 514 598				
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	29 843 123	29 345 323	497 800	0	0	0
11	Receivables from other entities than loan institutions without failures	28 525 191	28 516 316	8 874	0	0	0
12	Standard receivables from other entities than loan institutions	28 003 536	28 003 536				
13	Traced receivables from other entities than loan institutions	521 655	512 780	8 874			
14	Receivables from other entities than loan institutions without failures	1 317 932	829 007	488 926	0	0	0
15	Non-standard receivables from other entities than loan institutions	856 419	771 308	85 112			
16	Bad receivables from other persons than loan institutions	0					
17	Loss receivables from other persons than loan institutions	461 513	57 699	403 814			

5.4 FINANCIAL ASSETS SORTED BY DEPRECIATION, SECTORS AND EVALUATION

		(in '000 CZK)					30.9.2009
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	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 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	33 531 758	0	0	0	33 531 758	0
9	Receivables with depreciation	1 761 241	0	493 218	0	1 268 023	0

		(in '000 CZK)					31.3.2008
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	32 383 711	0	0	0	32 383 711	0
9	Receivables with depreciation	3 257 308	0	649 158	0	2 608 150	0

		(in '000 CZK)					31.12.2008
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	34 414 526	0	0	0	34 414 526	0
9	Receivables with depreciation	3 627 753	0	674 900	0	2 952 853	0

		(in '000 CZK)					30.9.2008
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	37 146 007	0	0	0	37 146 007	0
9	Receivables with depreciation	1 804 487	0	507 673	0	1 296 815	0

5.5. INFORMATION REGARDING RESTRUCTURED RECEIVABLES

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Receivables evaluated using the accrued value	0	0	0	0	0
Receivables evaluated using the real value	0	0	0	0	0

5.6. DERIVATIVES
DERIVATIVES TO TRADING - ASSETS

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Real value	108 111	349 159	235 542	234 656	128 570
Nominal value	17 798 072	17 302 367	16 458 994	21 048 278	22 404 413

DERIVATIVES TO TRADING - LIABILITIES

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Real value	16 131	41 927	196 718	459 970	137 763
Nominal value	17 696 993	16 986 798	16 409 723	21 276 004	22 420 233

SECURITY DERIVATIVES - ASSETS

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

SECURITY DERIVATIVES - LIABILITIES

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

5.7. RATIOS AND OTHER INDICATORS
1. INFORMATION ABOUT CAPITAL

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Tier 1	2 972 387	2 971 456	2 964 554	2 717 035	2 715 876
Tier 2	609 370	626 926	663 007	652 110	597 263
Tier 3 used	-	-	-	-	-
Items subtractable from the sum of Tier1 and Tier2	-	-	-	-	-
Total capital	3 581 757	3 598 382	3 627 560	3 369 145	3 313 139

2. RATIOS

(in '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Capital adequacy	12,04%	11,34%	11,32%	10,15%	10,26%
Return on average assets (ROAA)	1,52%	1,42%	0,90%	0,62%	1,28%
Return on average equity (ROAE)	19,56%	18,59%	12,22%	9,03%	17,51%
Assets per employee ('000)	141 123	144 030	139 004	144 352	148 992
Operating cista per employee ('000)	1 541	1 523	1 539	1 720	1 468
Net profit per employee ('000)	2 212	2 103	1 301	903	1 756

3. CAPITAL AND CAPITAL ADEQUACY

(in 1'000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
1 Total Capital Requirements	2 379 580	2 539 358	2 564 146	2 655 478	2 582 676
2 Cap. req. for credit risk total	2 227 818	2 386 205	2 412 673	2 512 505	2 442 542
3 Cap. req. for credit risk under SA total	2 227 818	2 386 205	2 412 673	2 512 505	2 442 542
4 Cap. req. for credit risk under SA for total exposure	2 227 818	2 386 205	2 412 673	2 512 505	2 442 542
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	29 393	46 821	43 204	47 185	117 016
11 Cap. req. under SA for corporate exposures	1 407 335	1 597 532	1 634 023	1 818 103	1 713 611
12 Cap. req. under SA for retail exposures	0	0	0	0	0
13 Cap. req. under SA for mortgage secured exposures	773 118	725 715	716 493	634 255	597 231
14 Cap. req. under SA for non-performing exposures	2 695	4 289	3 801	70	1 653
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	15 278	11 847	15 152	12 893	13 030
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	28 439	29 830	47 620	39 120	36 281
39 Cap. req. for market risk under SA total	28 439	29 830	47 620	39 120	36 281
40 Cap. req. under SA for interest rate risk	21 096	18 538	34 680	23 800	25 182
41 Cap. req. under SA for equity risk	1 246	927	844	827	899
42 Cap. req. under SA for currency risk	5 948	10 261	12 040	13 625	6 332
43 Cap. req. under SA for commodity risk	148	104	56	867	3 867
44 Cap. req. for market risk under the internal model approach					
45 Cap. req. for operating risk total	123 323	123 323	103 854	103 854	103 854
46 Cap. req. for operating risk under BIA	123 323	123 323	103 854	103 854	103 854
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					

CONSOLIDATED GROUP WHERE THE BANK IS THE CONTROLLING ENTITY
5.8. BALANCE SHEET AS OF 30.9.2009
ASSETS OF REPORTING ENTITY IN BASIC BREAKUP

Figures compensated by adjustments and accumulated amortization

(In '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
1 Total assets	36 234 390	36 569 843	36 410 147	38 669 014	39 630 831
2 Balance in cash and receivables from central banks	6 374 145	4 334 412	3 910 803	4 948 843	4 554 713
3 Balance in cash	73 148	73 332	53 731	59 076	46 888
4 Receivables from central banks	6 300 997	4 261 080	3 857 072	4 889 767	4 507 825
5 Financial assets for trading	587 980	858 722	942 139	935 863	817 141
6 Derivatives for trading with positive real value	108 111	349 159	235 542	234 657	128 570
7 Capital tools for trading	0	0	0	0	0
8 Debt securities for trading	479 869	509 563	706 597	701 206	688 572
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 i Profit / Loss	127	156 403	0	0	0
14 Capital tools in real value shown in P/L	127	0	0	0	0
15 Debt securities in real value shown in P/L	0	156 403	0	0	0
16 Receivables in real value shown in Profit / Loss	0	0	0	0	0
17 Receivables in real value shown in P/L from credit institutions	0	0	0	0	0
18 Receivables in real value shown in P/L from entities other than credit institutions	0	0	0	0	0
19 Other receivables in real value shown in P/L not broken up by sectors	0	0	0	0	0
20 Realizable financial assets	9 986	390 922	70	68	63
21 Realizable capital tools	64	66	70	68	63
22 Realizable debt securities	9 923	390 856	0	0	0
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	28 771 808	30 378 300	31 055 232	32 371 909	33 779 806
28 Non-tradeable debt securities	0	0	0	0	0
29 Receivables	28 771 808	30 378 300	31 055 232	32 371 909	33 779 806
30 Receivables from credit institutions	1 531 505	2 373 353	2 257 888	2 479 537	4 521 803
31 Receivables from entities other than credit institutions	27 240 303	28 004 947	28 797 343	29 827 032	29 258 003
32 Other receivables not broken up by sectors	86 983	55 231	98 127	65 339	72 605
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

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	30.6.2009	31.3.2009	31.12.2008	30.9.2008	30.6.2008
46 Tangible assets	307 069	300 855	305 990	304 875	300 665
47 Land, buildings and equipment	307 069	300 855	305 990	304 875	300 665
48 Investment in real estate	0	0	0	0	0
49 Intangible assets	68 693	69 506	76 290	82 470	83 512
50 Goodwill	0	0	0	0	0
51 Ether intangible assets	68 693	69 506	76 290	82 470	83 512
52 Shares in subsidiaries and controlled entities and 31 joint ventures	0	0	0	0	0
53 Tax receivables	187	187	187	2 926	588
54 Receivables from tax due	0	0	0	2 740	401
55 Receivables from deferred tax	187	187	187	187	187
56 Ether assets	27 411	25 304	21 311	22 059	21 739
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 1'000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
1 Total liabilities and owned capital	36 234 390	36 569 843	36 410 147	38 669 014	39 630 831
2 Total liabilities	32 773 615	33 248 391	33 275 766	35 627 110	36 463 901
3 Deposits, credits and other financial liabilities to central banks	0	0	0	0	0
4 Financial liabilities for trading	19 217	41 927	196 718	459 972	137 763
5 Derivatives for trading with negative real value	16 131	41 927	196 718	459 972	137 763
6 Liabilities from short sales	3 086	0	0	0	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	32 606 437	32 982 908	32 633 629	35 117 960	36 162 774
20 Deposits, credits and other financial liabilities in accrued value	30 806 174	31 176 335	30 797 769	32 400 997	33 429 805
21 Deposits and other financial liabilities in accrued value to credit institutions	1 908 331	2 854 902	2 302 594	2 303 117	1 730 430
22 Deposits and other financial liabilities in accrued value to entities other than credit institutions	28 597 948	28 164 456	28 278 104	29 761 950	30 920 247
23 Ether financial liabilities in accrued value not broken up by sectors	299 896	156 978	217 071	335 930	779 128
24 Issued debt securities in accrued value	1 183 720	1 172 597	1 165 782	2 057 727	2 129 324
25 Subordinated liabilities in accrued value	616 543	633 975	670 078	659 235	603 644
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	863	1 978	3 544	5 980	0
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	863	1 978	3 544	5 980	0
41 Tax liabilities	8 186	7 947	8 947	8 045	6 881
42 Tax due liabilities	0	0	902	0	0
43 Deferred tax liabilities	8 186	7 947	8 045	8 045	6 881
44 Other liabilities	138 911	213 630	432 928	35 154	156 483
45 Registered society capital payable on demand	0	0	0	0	0
46 Liabilities related to deleted groups for sale	0	0	0	0	0
47 Total owned capital	3 460 775	3 321 452	3 134 381	3 041 904	3 166 931
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

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	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
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	0	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	0	0	0	0	0
61 Differences in valuation of non-current assets and reminating activities designated for sale	0	0	0	0	0
62 Other differences in valuation	0	0	0	0	0
63 Reserve funds	1 209 189	1 208 717	967 496	967 496	967 496
64 Undistributed profit (unpaid loss) of previous periods	1 766	1 669	241 719	7 402	7 402
65 Own shares	0	0	0	0	0
66 Profit (loss) of current accounting period	411 693	272 939	87 039	228 880	353 907

GRANTED PROMISES, SECURITIES, RECEIVABLES FROM DERIVATIVES AND SIMILAR ITEMS

(In '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
1 Sum of granted promises, securities and other off-balance receivables	21 904 839	20 773 992	20 327 969	23 959 289	26 922 399
2 Granted promises and securities	2 602 507	2 267 930	2 278 505	2 480 746	2 894 586
3 Granted promises	1 528 492	1 321 699	1 258 242	1 334 289	1 571 132
4 Granted securities and guarantees	1 074 015	946 231	1 020 263	1 146 457	1 323 454
5 Granted securities on credit derivatives	0	0	0	0	0
6 Other granted securities	1 074 015	946 231	1 020 263	1 146 457	1 323 454
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	45 439	48 455	54 401	0	0
10 Receivables on spot transaction	1 028 555	724 975	1 105 804	0	1 193 134
11 Receivables on fixed forward transaction	17 772 656	17 279 037	16 437 396	21 001 823	22 351 531
12 Receivables on option	25 416	23 330	21 597	46 455	52 882
13 Written-off debts	430 266	430 266	430 266	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)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
1 Sum of received promises, securities and other off-balance liabilities	55 841 669	49 204 210	49 676 074	56 381 569	68 917 880
2 Received promises and securities	157 861	59 595	196 393	4 680 779	11 580 231
3 Received promises	0	0	0	0	101 753
4 Received securities and guarantees	137 285	30 248	145 916	157 461	324 136
5 Received securities on bills of exchange	0	0	0	0	0
6 Other received securities	137 285	30 248	145 916	157 461	324 136
7 Received securities on bills of exchange	20 575	29 346	50 477	4 523 318	11 154 343
8 Received securities on letter of credits	0	0	0	0	0
9 Received deposits	26 682 867	21 672 100	22 178 988	19 783 570	23 516 957
10 Liabilities on spot transactions	1 029 516	727 774	1 111 138	0	1 327 373
11 Liabilities on fixed forward transactions	17 671 577	16 963 468	16 388 126	21 229 550	22 367 351
12 Written-off debts	25 416	23 330	21 597	46 455	52 882
13 Values put for management	2 360 068	2 244 730	2 176 950	2 153 668	1 891 093
14 Values put in custody, administration and deposit	7 914 364	7 513 214	7 602 883	8 487 548	8 181 994

5.9 PROFIT & LOSS STATEMENT 30.9.2009
INCOMES, COSTS PROFITS AND LOSSES OF THE ENTITY

(In '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
1 Profit on financial activities and on operations	749 803	435 958	203 841	952 531	736 182
2 Interest income	1 479 793	976 087	501 896	2 332 681	1 728 723
3 Interest on claims to central banks	49 758	30 993	15 176	156 282	135 447
4 Interest on financial assets for trading	16 725	12 418	6 835	28 000	21 086
5 Interest on financial assets in real value shown i Profit and Loss	3 014	463	0	111	111
6 Interest on realizable financial assets	1 346	406	0	0	0
7 Interest on credits and other claims	1 408 488	931 735	479 854	2 147 048	1 571 788
8 Interest on financial investments held to maturity	0	0	0	0	0
9 Profit on securing credit derivatives	0	0	0	0	0
10 Interest on other assets	463	72	31	1 240	291
11 Interest costs	-784 909	-548 866	-295 989	-1 404 551	-1 046 460
12 Interest for deposits, credits and other financial liabilities to central banks	0	0	0	-105	0
13 Interest for financial liabilities for trading	0	0	0	0	0
14 Interest for financial liabilities in real value shown in Profit/Loss	0	0	0	0	0
15 Interest for financial liabilities in value incurred	-784 909	-548 866	-295 989	-1 404 446	-1 046 460
16 Loss on securing credit derivatives	0	0	0	0	0
17 Interest for other liabilities	0	0	0	0	0
18 Costs for registered capital payable on demand	0	0	0	0	0
19 Income on dividends	0	0	0	0	0
20 Income on dividend of subsidiary and controlled entities	0	0	0	0	0
21 Income on dividends of financial assets in real value shown in P/L	0	0	0	0	0
22 Income on dividend sof realizable financial assets	0	0	0	0	0
23 Income on dividend sof subsidiary and controlled entities	0	0	0	0	0
24 Income on fees and commissions	73 049	54 735	26 518	89 634	57 840
25 Fees and commissions on transactions with fin. instruments for clients	31 971	21 511	12 626	53 728	37 561
26 Fees and commissions on providing issues	0	0	0	0	0
27 Fees and commissions on providing issues	31 971	21 511	12 626	53 728	37 561
28 Fees and commissions on consultation services	0	0	0	0	0
29 Fees and commissions on clearing and settlement	0	0	0	0	0
30 Fees and commissions on administration of values	10 917	5 899	0	6 980	1 367
31 Fees and commissions on administration, custody and deposit of values	1 047	663	155	1 508	692
32 Fees and commissions on promises and securities	13 409	12 031	4 764	11 172	6 840
33 Fees and commissions on payment	4 839	3 464	1 702	9 509	6 728
34 Fees and commissions on on structured financing	0	0	0	0	0
35 Fees and commissions on securitization	0	0	0	0	0
36 Fees and commissions on other services	10 866	11 167	7 271	6 738	4 652
37 Costs of fees and commissions	-42 033	-28 295	-11 175	-57 737	-37 227
38 Fees and commissions for transactions with financial instruments	-2 090	-1 332	-597	-3 494	-2 444
39 Fees and commissions for administration of values	0	0	0	0	0
40 Fees and commissions for administration, custody and deposit of values	-1 263	-700	-120	-1 581	-933
41 Fees and commissions for clearing and settlement	0	0	0	0	0
42 Fees and commissions for securitization	0	0	0	0	0
43 Fees and commissions for other services	-38 680	-26 263	-10 457	-52 661	-33 850
44 Realized P/L on financial assets and liabilities not shown in real value in P/L	0	0	0	8 549	8 549
45 Profit (loss) on realizable financial assets	0	0	0	0	0
46 Profit (loss) on credits and other claims	0	0	0	8 549	8 549
47 Profit (loss) on financial investments held to maturity	0	0	0	0	0
48 Profit (loss) on financial liabilities in value incurred	0	0	0	0	0
49 Profit (loss) on other liabilities	0	0	0	0	0

continued >

> continued

	30.6.2009	31.3.2009	31.12.2008	30.9.2008	30.6.2008
50 Profit (loss) on financial assets and liabilities for trading	972 497	620 532	8 954	-1 122 627	57 799
51 Profit (loss) on capital instruments and share derivatives	27	1	-0	2	79
52 Profit (loss) on interest instruments (incl. interest derivatives)	2 048	-6 287	-11 559	2 088	7 292
53 Profit (loss) on currency instruments (incl. currency derivatives)	970 422	626 818	20 513	-1 124 717	50 428
54 Profit (loss) on credit instruments (incl. credit derivatives)	0	0	0	0	0
55 Profit (loss) on commodities and commodity derivatives	-0	-0	-0	0	0
56 Profit (loss) on other instruments inc. hybrids	0	0	0	0	0
57 Profit (loss) on financial assets and liabilities in real value shown i P/L	0	0	0	191	0
58 Profit (loss) on securing accounting	206	82	31	0	484
59 Exchange rate differences	-925 372	-605 897	-20 505	1 139 587	-18 027
60 Profit (loss) on clearing of assets other than held for sale	284	241	100	1 498	1 077
61 Other income on operations	21 920	15 792	6 110	35 072	26 667
62 Other costs of operations	-45 631	-48 452	-12 100	-69 766	-43 243
63 Administrative costs	-269 347	-179 367	-94 653	-423 584	-272 359
64 Cista of employees	-161 157	-111 366	-62 806	-214 185	-153 625
65 Payroll	-122 893	-85 458	-49 191	-159 362	-112 923
66 Social and health insurance	-35 532	-24 310	-12 734	-48 736	-36 075
67 Retirement and other expenses	0	0	0	0	0
68 Cost of temporary employees	0	0	0	0	0
69 Remunerations – own capital instruments	0	0	0	0	0
70 Other cista of employees	-2 731	-1 598	-882	-6 087	-4 627
71 Other administrative costs	-108 190	-68 001	-31 847	-209 400	-118 734
72 Advertising costs	-11 661	-337	-272	-1 878	-1 300
73 Consultancy costs	-18 365	-15 592	-2 527	-67 180	-32 048
74 Information technology costs	-11 816	-8 103	-4 102	-18 188	-13 228
75 Outsourcing costs	-3	-2	-1	-5	-3
76 Rent	-18 413	-13 294	-7 082	-22 563	-16 596
77 Other administrative costs	-47 932	-30 673	-17 863	-99 587	-55 559
78 Depreciation	-38 953	-25 886	-13 098	-44 351	-31 257
79 Depreciation of land, buildings and equipment	-17 396	-11 332	-5 780	-23 196	-17 197
80 Depreciation of investments in real estates	0	0	0	0	0
81 Depreciation of intangible assets	-21 557	-14 554	-7 318	-21 155	-14 060
82 Reserve creation	0	3 956	2 488	-5 684	0
83 Loss on depreciation	95 589	120 126	9 382	-174 577	12 776
84 Loss on depreciation of financial assets not shown in real value in P/L	95 589	120 126	9 382	-174 577	12 776
85 Loss on depreciation of financial assets in acquisition price	0	0	0	0	0
86 Loss on depreciation of realizable financial assets	0	0	0	0	0
87 Loss on depreciation of credits and other claims	95 589	120 126	9 382	-174 577	12 776
88 Loss on depreciation of financial investments held to maturity	0	0	0	0	0
89 Loss on depreciation of non-financial assets	0	0	0	0	0
90 Loss on depreciation of land, buildings and equipment	0	0	0	0	0
91 Loss on depreciation of investments in real estates	0	0	0	0	0
92 Loss on depreciation of goodwill	0	0	0	0	0
93 Loss on depreciation of intangible assets	0	0	0	0	0
94 Loss on depreciation of interest in subsidiary and controlled entities and joint ventures	0	0	0	0	0
95 Loss on depreciation of other non-financial assets	0	0	0	0	0
96 Negative goodwill immediately included in P&L statement	0	0	0	0	0
97 Share in P/L of subsidiary and controlled entities and joint ventures	0	0	0	0	0
98 Profit or loss on non-current assets and closed groups	0	0	0	0	0
99 Profit or loss on continuing operations before taxes	537 092	354 787	107 960	304 336	445 342
100 Costs of income tax	-125 399	-81 848	-20 921	-75 456	-91 436
101 Profit or loss on continuing operations after taxes	411 693	272 939	87 039	228 880	353 907
102 Profit or loss on terminated operation after taxes	0	0	0	0	0
103 Profit or loss after taxes	411 693	272 939	87 039	228 880	353 907

5.10 FINANCIAL ASSET SORTED BY DEPRECIATION, SECTORT AND EVALUATION

(In '000 CZK)							30.9.2009
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value		Book value (net)	
	Financial assets evaluated by accrued value or acquisition price	Financial 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	34 611 481	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 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	33 371 357	0	0	0	33 371 357	0
9	Receivables with depreciation	1 761 241	0	493 218	0	1 268 023	0

(In '000 CZK)							31.3.2009
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value		Book value (net)	
	Financial assets evaluated by accrued value or acquisition price	Financial 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	32 304 153	0	0	0	32 304 153	0
9	Receivables with depreciation	3 257 308	0	670 499	0	2 608 150	0

(In '000 CZK)							31.12.2008
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value		Book value (net)	
	Financial assets evaluated by accrued value or acquisition price	Financial 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	34 308 823	0	0	0	34 308 823	0
9	Receivables with depreciation	3 627 753	0	674 900	0	2 952 853	0

(In '000 CZK)							30.9.2008
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value		Book value (net)	
	Financial assets evaluated by accrued value or acquisition price	Financial 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	36 990 816	0	0	0	36 990 816	0
9	Receivables with depreciation	1 804 487	0	507 673	0	1 296 815	0

5.11 DERIVATIVES
DERIVATIVES TO TRADING - ASSETS

(In '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Real value	108 111	349 159	235 542	234 656	128 570
Nominal value	17 798 072	17 302 367	16 458 994	21 048 278	22 404 413

DERIVATIVES TO TRADING - LIABILITIES

(In '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Real value	16 131	41 927	196 718	459 970	137 763
Nominal value	17 696 993	16 986 798	16 409 723	21 276 004	22 420 233

SECURITY DERIVATIVES - ASSETS

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

SECURITY DERIVATIVES - LIABILITIES

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

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

(In '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Tier 1	2 978 623	2 977 338	2 971 051	2 723 152	2 722 111
Tier 2	609 370	626 926	663 007	652 109	597 263
Tier 3 used	-	-	-	-	-
Items subtractable from the sum of Tier1 and Tier2	-	-	-	-	-
Total capital	3 587 994	3 604 264	3 634 058	3 375 262	3 319 374

2. RATIOS

(In '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
Capital adequacy	12,02%	11,31%	11,29%	10,12%	10,23%
Return on average assets (ROAA)	1,48%	1,47%	0,93%	0,60%	1,24%
Return on average equity (ROAE)	18,85%	18,89%	12,23%	8,52%	17,63%
Assets per employee ('000)	141 541	144 544	139 502	144 827	149 550
Operating cista per employee ('000)	1 403	1 417	1 450	1 586	1 370
Net profit per employee ('000)	2 144	2 158	1 334	857	1 781

CAPITAL AND CAPITAL ADEQUACY

(In '000 CZK)	30.9.2009	30.6.2009	31.3.2009	31.12.2008	30.9.2008
1 Total Capital Requirements	2 388 285	2 549 871	2 574 561	2 667 467	2 594 618
2 Cap. req. for credit risk total	2 236 155	2 396 337	2 422 806	2 522 460	2 454 172
3 Cap. req. for credit risk under SA total	2 236 155	2 396 337	2 422 806	2 522 460	2 454 172
4 Cap. req. for credit risk under SA for total exposure	2 236 155	2 396 337	2 422 806	2 522 460	2 454 172
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	29 563	46 949	43 329	47 296	117 131
11 Cap. req. under SA for corporate exposures	1 396 964	1 588 852	1 625 128	1 809 218	1 706 504
12 Cap. req. under SA for retail exposures	0	0	0	0	0
13 Cap. req. under SA for mortgage secured exposures	773 118	725 715	716 493	634 255	597 231
14 Cap. req. under SA for non-performing exposures	2 762	4 269	3 801	70	1 653
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	33 747	30 531	34 055	31 621	31 653
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	28 438	29 841	47 591	40 842	36 281
39 Cap. req. for market risk under SA total	28 438	29 841	47 591	40 842	36 281
40 Cap. req. under SA for interest rate risk	21 096	18 538	34 680	23 800	25 182
41 Cap. req. under SA for equity risk	1 246	927	844	827	899
42 Cap. req. under SA for currency risk	5 947	10 272	12 012	15 348	6 332
43 Cap. req. under SA for commodity risk	148	104	56	867	3 867
44 Cap. req. for market risk under the internal model approach					
45 Cap. req. for operating risk total	123 693	123 693	104 164	104 164	104 164
46 Cap. req. for operating risk under BIA	123 693	123 693	104 164	104 164	104 164
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 INFORMATION

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

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

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

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

For the purposes of:

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

The bank uses the following basic approaches for the internal process of managing capital adequacy:

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

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

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

The bank allocates internally generated capital resources for the significant risks to which it is exposed in the extension of their internally defined capital requirements.

The Annual Report 2008 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.jtbank.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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