
J&T BANKA, a. s.
Public Information
as of 31.3.2009

Part I.

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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: 6 March 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

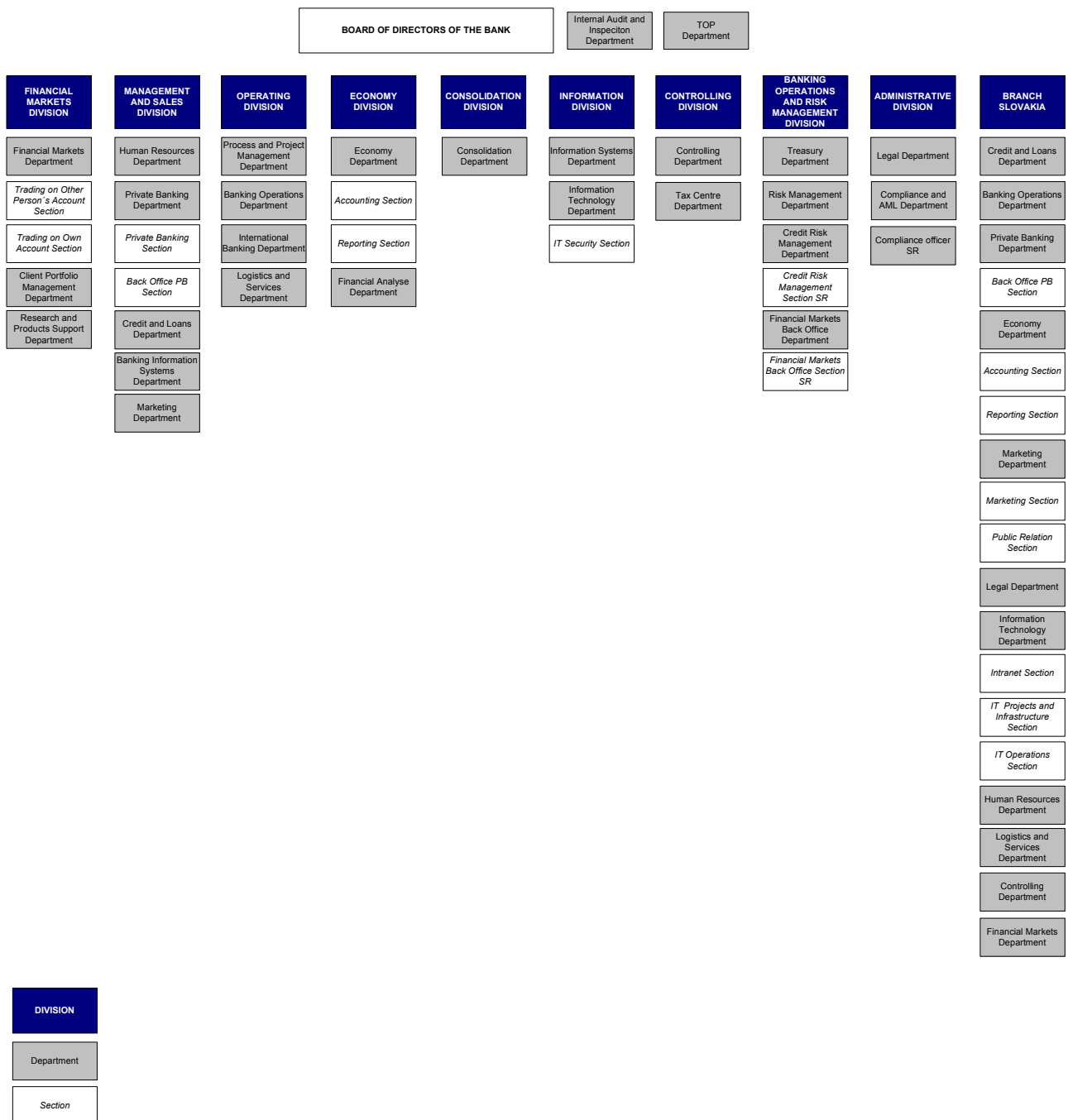
Company registration number: 35 964 693

Date entered in the commercial Register: 23.11.2005

1.2. ORGANISATIONAL STRUCTURE

Valid since 31.3.2009

Average number of bank employees as of 31 March 2009: 173 (Re-calculated state of affairs)
 Average number of branch employees as of 31 March 2009: 88 (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.

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
KOLIBA REAL, s. r. o.	35725745	Bratislava, Lamačská cesta 3, SR	Executive
Výskumný ústav papiera a celulózy, a. s.	31380051	Bratislava, Lamačská 3, SR	supervisory board - Member
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
Slovenský odpadový priemysel, a. s.	35713411	Bratislava, Lamačská cesta 3, SR	supervisory board - Chairman
Support & REAL, a. s.	36708585	Bratislava, Lamačská cesta 3, SR	board of directors - Chairman
TECHNO PLUS, a.s.	31385419	Bratislava, Donnerova 15, SR	board of directors - Member
J&T Finance Group II, a. s.	44960701	Praha 8, Pobřežní 14, ČR	board of directors - Chairman
J&T INVESTMENT HOLDING, a. s.	49969498	Brno, Dornych 47, ČR	supervisory board - Chairman
J&T REAL ESTATE CZ, a.s.	26440547	Praha 8, Pobřežní 3, ČR	supervisory board - Chairman
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
J&T REAL ESTATE CZ, a. s.	26440547	Praha 8, Pobežní 14, ČR	board of directors - member
J&T INVESTMENT HOLDING, a. s.	49969498	Brno, Dornych 47, ČR	supervisory board - member
J&T Securities, s. r. o.	31366431	Bratislava, Lamačská cesta 3, SR	Executive
J&T FINANCE GROUP, a. s.	31391087	Bratislava, Lamačská cesta 3, SR	board of directors - Vice Chairman
KOLIBA REAL, s. r. o.	35725745	Bratislava, Lamačská cesta 3, SR	Executive
Slovenský odpadový priemysel, a. s.	35713411	Bratislava, Lamačská cesta 3, SR	supervisory board - member
TECHNO PLUS, a.s.	31385419	Bratislava, Donnerova 15, SR	board of directors - member
Výskumný ústav papiera a celulózy, a. s.	31380051	Bratislava, Lamačská cesta 3, SR	supervisory board - member
Lamačská 3, s. r. o.	35812991	Bratislava, Lamačská cesta 3, SR	Executive
SUPPORT & REAL, a. s.	36708585	Bratislava, Lamačská cesta 3., SR	board of directors - Vice Chairman
J&T Investment Pool - I- CZK, a. s.	26714493	Praha 8, Pobežní 297/14, ČR	board of directors - member
J&T Corporate Finance Slovakia, a.s.	35681403	Bratislava, Lamačská cesta 3, SR	supervisory board - member
Nadační fond J&T	27162524	Praha 8, Pobežní 297/14, ČR	managing board- Member
J&T Investment Pool - I - SKK, a.s.	35888016	Bratislava, Lamačská cesta 3, SR	board of directors - Chairman
První zpravodajská a.s.	27204090	Praha 2, Blanická 1008/28, ČR	supervisory board - Chairman
Společné zdravotníctvo,a.s.	36612847	Bratislava, Lamačská cesta 3, SR	supervisory board - member
RMS Holding, a.s.	00025550	Praha, Podvinný mlýn 217B/6, ČR	board of directors - Chairman
Honor Invest, a.s.	27145565	Praha 8, Pobežní 297/14, ČR	supervisory board - Chairman

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. Míředy Horákové 98, ČR	supervisory board - Chairman
J&T REAL ESTATE CZ, a.s.	264 40 547	Praha 8, Pobežní 14, ČR	board of directors - Chairman
Honor Invest, a.s.	27145565	Praha 8, Pobežní 14, ČR	supervisory board - member
LEXINGTON s.r.o.	27198774	Brno, Chopinova 304/3, ČR	Executive
BATACLAN s.r.o.	27457052	Praha 4, U Habrovky 247/11, ČR	Executive
LAJES s.r.o.	27460339	Praha 4, U Habrovky 247/11, ČR	Executive
AERO GROUP, a. s.	27570797	Praha 8, Pobežní 14, ČR	supervisory board - member
TAVELA, a.s.	275 70 053	Praha 8, Pobežní 14, ČR	board of directors - Chairman
GETONIX a.s.	269 41 457	Praha 8, Pobežní 14, ČR	board of directors - Member
MERIDIANS PA ŠTĚVANICE, a.s.	259 21 436	Praha 8, Pobežní 14, ČR	board of directors - Chairman
ENDETA, a.s.	279 63 314	Praha 7, Holešovice, Tusarova 57	board of directors - Chairman
Environmental Services, a.s.	284 27 980	Praha 8, Pobežní 14, ČR	board of directors - Member
RAUTAPEN a.s.	282 55 534	Praha 8, Pobežní 14, ČR	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, Pobežní 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

TATÁNA 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)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Total amount of loans granted by the bank	1 253	9 028	1 433	4 221	6 692
Total amount of charge cards provided by the bank	1 595	3 063	1 275	2 339	1 617
Total amount of unused charge card limits	38 797	25 071	18 760	29 218	30 102
Total amount of guarantees issued by the bank	3 562	3 416	2 958	4 345	4 598

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

B) Information about 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)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Bank's total receivables from these entities	95 545	94 392	95 715	98 001	95 454
Bank's total payables to these entities	539	395	539	257	296
Total guarantees issued by the bank to these entities	1 684	1 656	1 517	1 470	869
Total guarantees accepted by the bank toward these entities	-	-	-	-	-
Total value of securities (issued by these entities) held by the bank	41 360	41 360	41 360	41 360	41 360
Total payables from these securities	-	-	-	-	-

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. Within the bank, these activities primarily include:

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 31.3.2009
ASSETS OF REPORTING ENTITY IN BASIC BREAKUP

Figures compensated by adjustments and accumulated amortization

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Total assets	36 280 113	38 542 009	39 482 944	40 525 654	37 845 342
2 Balance in cash and receivables from central banks	3 910 803	4 948 843	4 554 713	3 732 153	7 469 467
3 Balance in cash	53 731	59 076	46 888	51 416	68 113
4 Receivables from central banks	3 857 072	4 889 767	4 507 825	3 680 737	7 401 354
5 Financial assets for trading	942 139	935 862	817 141	912 332	800 503
6 Derivatives for trading with positive real value	235 542	234 656	128 570	205 265	89 022
7 Capital tools for trading	0	0	0	0	0
8 Debt securities for trading	706 597	701 206	688 572	707 067	711 481
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	0	0	0	-2 149	0
14 Capital tools in real value shown in P/L	0	0	0	-2 149	0
15 Zdeny securities in real value shown in P/L	0	0	0	0	0
16 Receivables in real value shown in Profit / Loss	0	0	0	0	0
17 Receivables in real value shown in P/L from credit institutions	0	0	0	0	0
18 Receivables in real value shown in P/L from entities other than credit institutions	0	0	0	0	0
19 Other receivables in real value shown in P/L not broken up by sectors	0	0	0	0	0
20 Realizable financial assets	70	68	63	61	64
21 Realizable capital tools	70	68	63	61	64
22 Realizable debt securities	0	0	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 Credit and other receivables	31 261 833	32 477 610	33 934 996	35 714 107	29 416 441
28 Non-tradeable debt securities	0	0	0	0	0
29 Receivables	31 261 833	32 477 610	33 934 996	35 714 107	29 416 441
30 Receivables from credit institutions	2 250 099	2 472 578	4 514 598	6 162 439	3 397 276
31 Receivables from entities other than credit institutions	28 906 846	29 936 433	29 345 323	29 487 060	25 929 241
32 Other receivables not broken up by sectors	104 888	68 599	75 074	64 608	89 923
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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46	Tangible assets	22 164	24 328	24 908	17 850	17 658
47	Lend, buildings and equipment	22 164	24 328	24 908	17 850	17 658
48	Investment in real estate	0	0	0	0	0
49	Intangible assets	80 831	87 129	88 288	89 844	78 046
50	Goodwill	4 695	4 834	4 972	5 111	5 249
51	Other intangible assets	76 136	82 295	83 316	84 734	72 797
52	Shares in subsidiaries and controlled entities and point ventures	41 360	41 360	41 360	41 360	41 360
53	Tax receivables	187	3 829	187	187	187
54	Receivables from tax due	0	3 642	0	0	0
55	Receivables from deferred tax	187	187	187	187	187
56	Other assets	20 727	22 980	21 287	19 909	21 616
57	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)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Total liabilities and owned capital	36 280 113	38 542 009	39 482 944	40 525 654	37 845 342
2 Total liabilities	33 149 834	35 496 623	36 329 812	37 445 061	34 956 260
3 Deposits, credits and other financial liabilities to central banks	0	0	0	0	0
4 Financial liabilities for trading	196 718	459 970	137 763	110 391	70 743
5 Derivatives for trading with negative real value	196 718	459 970	137 763	86 222	70 743
6 Liabilities from short sales	0	0	0	24 170	0
7 Deposits, credits and other financial liabilities to for trading	0	0	0	0	0
8 Deposits, credits and other financial liabilities for trading to credit institutions	0	0	0	0	0
9 Deposits, credits and other financial liabilities for trading to entities other than cr. inst.	0	0	0	0	0
10 Other financial liabilities for trading not broken up by sectors	0	0	0	0	0
11 Issued debt securities for repurchase in short term	0	0	0	0	0
12 Financial liabilities in real value shown in P/L	0	0	0	0	0
13 Deposits, credits and other financial liabilities in real value shown in P/L	0	0	0	0	0
14 Deposits, credits and other financial liabilities in RV shown in P/L to credit institutions	0	0	0	0	0
15 Deposits, credits and other financial liabilities in RV shown in P/L to intities other than credit institutions	0	0	0	0	0
16 Other 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	32 522 092	34 993 291	36 043 102	37 077 755	34 575 867
20 Deposits, credits and other financial liabilities in accrued value	30 686 232	32 276 329	33 310 134	34 355 901	31 882 528
21 Deposits and other financial liabilities in accrued value to credit institutions	2 184 059	2 179 625	1 602 237	1 698 798	1 999 193
22 Deposits and other fin. liab in accrued value to entities other than credit institutions	28 278 191	29 762 033	30 920 763	31 919 062	29 442 356
23 Other financial liabilities in accrued value not broken up by sectors	223 982	334 671	787 134	738 041	440 980
24 Issued debt securities in accrued value	1 165 782	2 057 727	2 129 324	2 137 938	2 074 635
25 Subordinated liabilities in accrued value	670 078	659 235	603 644	583 917	618 703
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 investmnet in foreign unit hedging	0	0	0	0	0
31 Hedging derivatives with negative RV - credit risk hedging - RV	0	0	0	0	0
32 Hedging derivatives with negative RV - credit risk - cash-flow	0	0	0	0	0
33 Negative hedged tool portfolio real value changes	0	0	0	0	0
34 Reserves	3 544	5 980	0	0	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	5 980	0	0	0
39 Reserves for bad contracts	0	0	0	0	0
40 Other reserves	3 544	0	0	0	0
41 Tax liabilities	3 604	3 604	2 496	2 496	2 495
42 Tax due liabilities	0	0	0	0	0
43 Deferred tax liabilities	3 604	3 604	2 496	2 496	2 495
44 Other liabilities	423 877	33 778	146 450	254 420	307 154
45 Registered society capital payable on demand	XX	XX	XX	XX	XX
46 Liabilities related to deleted groups for sale	0	0	0	0	0
47 Total owned capital	3 130 279	3 045 386	3 153 132	3 080 592	2 889 083
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

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50	Unpaid registered capital	0	0	0	0	0
51	Share premium	0	0	0	0	0
52	Other owned capital	0	0	0	0	0
53	Capital content of financial instruments	0	0	0	0	0
54	Other capital instruments	0	0	0	0	0
55	Funds on revaluations and other differences in valuation	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 terminating activities designated for sale	0	0	0	0	0
62	Other differences in valuation	0	0	0	0	0
63	Reserve funds	966 037	966 037	966 037	966 037	757 354
64	Undistributed profit (unpaid loss) of previous periods	241 221	0	0	0	208 683
65	Own shares	0	0	0	0	0
66	Profit (loss) of current accounting period	84 893	241 221	348 967	276 427	84 918

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

[in '000 CZK]		31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1	Sum of granted promises, securities and other off-balance receivables	20 329 653	23 960 946	26 923 916	50 011 555	18 802 056
2	Granted promises and securities	2 280 189	2 482 402	2 896 103	3 441 008	3 703 809
3	Granted promises	1 258 242	1 334 289	1 571 132	2 180 814	2 500 389
4	Granted securities and guarantees	1 021 947	1 148 114	1 324 971	1 260 194	1 203 420
5	Granted securities on credit derivatives	0	0	0	0	0
6	Other granted securities	1 021 947	1 148 114	1 324 971	1 260 194	1 203 420
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	54 401	0	0	0	0
10	Receivables on spot transactions	1 105 804	0	1 193 134	268 847	110 292
11	Receivables on fixed forward transactions	16 437 396	21 001 823	22 351 531	45 752 992	14 468 329
12	receivables on options	21 597	46 455	52 882	118 441	89 359
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]		31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1	Sum of received promises, securities and other off-balance liabilities	49 557 539	56 258 769	68 790 360	88 495 313	57 099 928
2	Received promises and securities	77 857	4 557 979	11 452 711	12 592 015	12 240 313
3	Received promises	0	0	101 753	0	0
4	Received securities and guarantees	27 380	34 661	196 616	164 845	43 369
5	Received securities on credit derivatives	0	0	0	0	0
6	Other received securities	27 380	34 661	196 616	164 845	43 369
7	Received securities on bills of exchange	50 477	4 523 318	11 154 343	12 427 170	12 196 943
8	Received securities on letter of credits	0	0	0	0	0
9	Received deposits	22 178 988	19 783 570	23 516 957	20 109 835	22 449 683
10	Liabilities on spot transactions	1 111 138	0	1 327 373	268 687	110 296
11	Liabilities on fixed forward transactions	16 388 126	21 229 550	22 367 351	45 635 745	14 451 539
12	Liabilities on options	21 597	46 455	52 882	118 441	89 359
13	Values put for management	2 176 950	2 153 668	1 891 093	1 650 098	841 004
14	Values put in custody, management and deposit	7 602 883	8 487 548	8 181 994	8 120 493	6 917 733

5.2 PROFIT & LOSS STATEMENT AS OF 31.3.2009
INCOMES, COSTS, PROFITS AND LOSSES OF THE ENTITY

(in '000 CZK)	31.12.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Profit on financial activities and on operations	204 839	966 524	740 288	457 819	219 304
2 Interest income	503 075	2 337 735	1 732 532	1 091 774	533 047
3 Interest on claims to central banks	15 176	156 282	135 447	87 794	39 897
4 Interest on financial assets for trading	6 835	28 000	21 086	13 972	6 859
5 Interest on financial assets in real value shown in Profit and Loss		111	111		
6 Interest on realizable financial assets					
7 Interest on credits and other claims	481 032	2 152 102	1 575 598	989 771	486 199
8 Interest on financial investments held to maturity					
9 Profit on securing credit derivatives					
10 Interest on other assets	31	1 240	291	237	92
11 Interest costs	-294 349	-1 396 744	-1 040 494	-657 484	-321 835
12 Interest for deposits, credits and other financial liabilities to central banks		-105			
13 Interest for financial liabilities for trading					
14 Interest for financial liabilities in real value shown in Profit and Loss					
15 Interest for financial liabilities in value incurred	-294 349	-1 396 640	-1 040 494	-657 484	-321 835
16 Loss on securing credit derivatives					
17 Interest for other liabilities					
18 Costs for registered capital payable on demand					
19 Income on dividends	0	0	0	0	0
20 Income on dividends of financial assets for trading					
21 Income on dividends of financial assets in real value shown in P/L					
22 Income on dividends of realizable financial assets					
23 Income on dividends of subsidiary and controlled entities					
24 Income on fees and commissions	26 519	89 637	57 843	38 881	23 500
25 Fees and commissions on transactions with fin. instruments for clients	12 626	53 728	37 561	26 645	17 680
26 Fees and commissions on providing issues					
27 Fees and commissions on providing financial instruments	12 626	53 728	37 561	26 645	17 680
28 Fees and commissions on consultation services					
29 Fees and commissions on clearing and settlement					
30 Fees and commissions on administration of values		6 980	1 367	393	
31 Fees and commissions on administration, custody and deposit of values	155	1 508	692	677	113
32 Fees and commissions on promises and securities	4 764	11 172	6 840	4 055	2 196
33 Fees and commissions on payments	1 703	9 509	6 731	4 236	1 861
34 Fees and commissions on structured financing					
35 Fees and commissions on securitization					
36 Fees and commissions on other services	7 271	6 742	4 652	2 876	1 650
37 Cost of fees and commissions	-11 145	-57 612	-37 132	-23 859	-11 315
38 Fees and commissions for transactions with financial instruments	-597	-3 494	-2 444	-1 534	-681
39 Fees and commissions for administration of values					
40 Fees and commissions for administration, custody and deposit of values	-120	-1 581	-933	-663	-237
41 Fees and commissions for clearing and settlement					
42 Fees and commissions for securitization					
43 Fees and commissions for other services	-10 428	-52 536	-33 755	-21 662	-10 396
44 Realized P/L on fin. Assets and liabilities not shown in real value in P/L	0	8 549	8 549	8 549	135
45 Profit (loss) on realizable financial assets					
46 Profit (loss) on credits and other claims		8 549	8 549	8 549	135
47 Profit (loss) on financial investments held to maturity					
48 Profit (loss) on financial liabilities in value incurred					
49 Profit (loss) on other liabilities					
50 Profit (loss) on financial assets and liabilities for trading	8 954	-1 122 627	57 799	279 776	286 859

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51	Profit (loss) on capital instruments and share derivatives	0	2	79	64	5
52	Profit (loss) on interest instruments (incl. interest derivatives)	-11 559	2 088	7 292	-5 377	-804
53	Profit (loss) on currency instruments (incl. currency derivatives)	20 513	-1 124 717	50 428	285 089	287 658
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 incl. hybrids					
57	Profit (loss) on financial assets and liabilities in real value shown in P/L		191			
58	Profit (loss) on securing accounting	31		484	392	-37
59	Exchange rate differences	-20 613	1 141 881	-18 046	-266 264	-284 302
60	Profit (loss) on clearing of assets other than held for sale	100	769	349		
61	Other income on operations	2 106	22 456	14 313	11 617	5 827
62	Other costs of operations	-9 840	-57 711	-35 909	-25 563	-12 576
63	Administrative costs	-100 436	-459 285	-291 831	-197 975	-101 126
64	Cost of employees	-62 806	-214 185	-153 625	-102 763	-47 112
65	Payroll	-49 191	-159 362	-112 923	-75 021	-34 364
66	Social and health insurance	-12 734	-48 736	-36 075	-24 432	-11 250
67	Retirement and other expenses					
68	Cost of temporary employees					
69	Remunerations – own capital instruments					
70	Other costs of employees	-882	-6 087	-4 627	-3 310	-1 498
71	Other administrative costs	-37 630	-245 100	-138 206	-95 212	-54 014
72	Advertising costs	-272	-1 878	-1 300	-1 140	-50
73	Consultancy costs	-2 268	-66 229	-31 272	-25 942	-20 341
74	Information technology costs	-4 102	-18 188	-13 228	-8 415	-3 839
75	Outsourcing costs					
76	Rent	-13 383	-50 956	-37 457	-24 492	-11 994
77	Other administrative costs	-17 605	-107 850	-54 949	-35 223	-17 790
78	Depreciation	-10 320	-30 517	-20 533	-11 566	-5 100
79	Depreciation of land, buildings and equipment	-3 024	-9 449	-6 539	-4 143	-2 074
80	Depreciation of investments in real estates					
81	Depreciation of intangible assets	-7 297	-21 068	-13 994	-7 423	-3 026
82	Reserve creation	2 488	-5 684			
83	Loss on depreciation	9 243	-156 239	12 361	102 372	-756
84	Loss on depreciation of financial assets not shown in real value in P/L	9 382	-155 685	12 776	102 649	-618
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	9 382	-155 685	12 776	102 649	-618
88	Loss on depreciation of financial investments held to maturity					
89	Loss on depreciation of non-financial assets	-139	-554	-416	-277	-139
90	Loss on depreciation of land, buildings and equipment					
91	Loss on depreciation of investments in real estates					
92	Loss on depreciation of goodwill	-139	-554	-416	-277	-139
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	105 814	314 800	440 286	350 650	112 321
100	Costs of income tax	-20 921	-73 579	-91 319	-74 223	-27 404
101	Profit or loss on continuing operations after taxes	84 893	241 221	348 967	276 427	84 918
102	Profit or loss on terminated operation after taxes					
103	Profit or loss after taxes	84 893	241 221	348 967	276 427	84 918

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5.3 RECEIVABLES AND THEIR IMPROVEMENT

(in '000 CZK)		31.3.2009					
		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 loss of evaluation using 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 loss of evaluation using 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 los sof evaluation usány 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			

(in '000 CZK)		30.6.2008					
		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 los sof evaluation usány real value
1	Receivables from financial activities, total	36 056 463	35 649 499	406 964	0	0	0
2	Receivables from loan institutions	6 162 439	6 162 439	0	0	0	0
3	Receivables from loan institutions without failures	6 162 439	6 162 439	0	0	0	0
4	Standards receivables from loan institutions	6 162 439	6 162 439				
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	29 894 024	29 487 060	406 964	0	0	0
11	Receivables from other entities than loan institutions without failures	29 350 815	29 350 815	0	0	0	0
12	Standard receivables from other entities than loan institutions	29 350 412	29 350 412				
13	Traced receivables from other entities than loan institutions	402	402				
14	Receivables from other entities than loan institutions without failures	543 209	136 245	406 964	0	0	0
15	Non-standard receivables from other entities than loan institutions	64 374	50 825	13 549			
16	Bad receivables from other persons than loan institutions	0					
17	Loss receivables from other persons than loan institutions	478 835	85 420	393 415			

		(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 los sof evaluation usány real value
1	Receivables from financial activities, total	29 836 747	29 326 518	510 229	0	0	0
2	Receivables from loan institutions	3 397 276	3 397 276	0	0	0	0
3	Receivables from loan institutions without failures	3 397 276	3 397 276	0	0	0	0
4	Standards receivables from loan institutions	3 397 276	3 397 276				
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	26 439 470	25 929 241	510 229	0	0	0
11	Receivables from other entities than loan institutions without failures	25 546 167	25 546 167	0	0	0	0
12	Standard receivables from other entities than loan institutions	25 545 714	25 545 714				
13	Traced receivables form other entities than loan institutions	453	453				
14	Receivables from other entities than loan institutions without failures	893 303	383 074	510 229	0	0	0
15	Non-standard receivables from other entities than loan institutions	415 424	298 608	116 816			
16	Bad receivables from other persons than loan institutions	282	282				
17	Loss receivables from other persóna than loan institutions	477 598	84 185	393 413			

5.4 FINANCIAL ASSETS SORTED BY DEPRECIATION, SECTORS AND EVALUATION

(in '000 CZK)		31.3.2009					
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value		Book value (net)	
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	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

(in '000 CZK)		30.6.2008					
		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	39,317,724	0	0	0	39,317,724	0
9	Receivables with depreciation	493,957	0	416,837	0	77,120	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	36,492,794	0	0	0	36,492,794	0
9	Receivables with depreciation	845,102	0	520,102	0	325,000	0

5.5. INFORMATION REGARDING RESTRUCTURED RECEIVABLES

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Restructured receivables for fiscal year, at value prior to depreciation	0	0	0	0	0
2 Receivables evaluated using the accrued value	0	0	0	0	0
3 Receivables evaluated using the real value	0	0	0	0	0

5.6. DERIVATIVES
DERIVATIVES TO TRADING - ASSETS

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Real value	235 542	234 656	128 570	205 265	89 023
Nominal value	16 458 994	21 048 278	22 404 413	45 871 433	14 557 688

DERIVATIVES TO TRADING - LIABILITIES

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Real value	196 718	459 970	137 763	86 222	70 744
Nominal value	16 409 723	21 276 004	22 420 233	45 754 186	14 540 898

SECURITY DERIVATIVES - ASSETS

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

SECURITY DERIVATIVES - LIABILITIES

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

5.7. RATIOS AND OTHER INDICATORS
1. INFORMATION ABOUT CAPITAL

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Tier 1	2 964 554	2 717 035	2 715 876	2 714 320	2 726 118
Tier 2	663 007	652 110	597 263	578 617	613 487
Tier 3 used	-	-	-	-	-
Items subtractable from the sum of Tier1 and Tier2	-	-	-	-	-
Total capital	3 627 560	3 369 145	3 313 139	3 292 937	3 339 605

2. RATIOS

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Capital adequacy	11,32%	10,15%	10,26%	9,23%	10,65%
Return on average assets (ROAA)	0,90%	0,62%	1,28%	1,48%	0,94%
Return on average equity (ROAE)	12,22%	9,03%	17,51%	20,99%	13,21%
Assets per employee ('000)	139 004	144 352	148 992	143 200	150 778
Operating costs per employee ('000)	1 539	1 720	1 468	1 399	1 644
Net profit per employee ('000)	1 301	903	1 756	1 954	1 353

3. CAPITAL AND CAPITAL ADEQUACY

(in '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Total Capital Requirements	2 564 146	2 655 478	2 582 676	2 854 092	2 508 005
2 Cap. req. for credit risk total	2 412 673	2 512 505	2 442 542	2 691 652	2 394 113
3 Cap. req. for credit risk under SA total	2 412 673	2 512 505	2 442 542	2 691 652	2 394 113
4 Cap. req. for credit risk under SA for total exposure	2 412 673	2 512 505	2 442 542	2 691 652	2 394 113
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	43 204	47 185	117 016	143 162	159 844
11 Cap. req. under SA for corporate exposures	1 634 023	1 818 103	1 713 611	2 099 239	2 182 299
12 Cap. req. under SA for retail exposures	0	0	0	0	0
13 Cap. req. under SA for mortgage secured exposures	716 493	634 255	597 231	430 707	11 558
14 Cap. req. under SA for non-performing exposures	3 801	70	1 653	7 197	26 048
15 Cap. req. under SA for regulatory high-risk exposures					
16 Cap. req. under SA for exposure to covered bonds					
17 Cap. req. under SA for short-term inst. and corp. exposures	0	0	0	0	0
18 Cap. req. under SA for exposure to collective invest. funds					
19 Cap. req. under SA for other exposures	15 152	12 893	13 030	11 346	14 365
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	47 620	39 120	36 281	39 912	40 006
39 Cap. req. for market risk under SA total	47 620	39 120	36 281	39 912	40 006
40 Cap. req. under SA for interest rate risk	34 680	23 800	25 182	29 159	29 928
41 Cap. req. under SA for equity risk	844	827	899	1 026	0
42 Cap. req. under SA for currency risk	12 040	13 625	6 332	8 279	8 123
43 Cap. req. under SA for commodity risk	56	867	3 867	1 448	1 955
44 Cap. req. for market risk under the internal model approach					
45 Cap. req. for operating risk total	103 854	103 854	103 854	103 854	73 885
46 Cap. req. for operating risk under BIA	103 854	103 854	103 854	103 854	73 885
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				18 675	
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 31.3.2009
ASSETS OF REPORTING ENTITY IN BASIC BREAKUP

Figures compensated by adjustments and accumulated amortization

(In '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Total assets	36 410 147	38 669 014	39 630 831	40 675 851	37 999 860
2 Balance in cash and receivables from central banks	3 910 803	4 948 843	4 554 713	3 732 153	7 469 467
3 Balance in cash	53 731	59 076	46 888	51 416	68 113
4 Receivables from central banks	3 857 072	4 889 767	4 507 825	3 680 737	7 401 354
5 Financial assets for trading	942 139	935 863	817 141	912 332	800 503
6 Derivatives for trading with positive real value	235 542	234 657	128 570	205 265	89 022
7 Capital tools for trading	0	0	0	0	0
8 Debt securities for trading	706 597	701 206	688 572	707 067	711 481
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	0	0	0	-2 149	0
14 Capital tools in real value shown in P/L	0	0	0	-2 149	0
15 Debt securities in real value shown in P/L	0	0	0	0	0
16 Receivables in real value shown in Profit / Loss	0	0	0	0	0
17 Receivables in real value shown in P/L from credit institutions	0	0	0	0	0
18 Receivables in real value shown in P/L from entities other than credit institutions	0	0	0	0	0
19 Other receivables in real value shown in P/L not broken up by sectors	0	0	0	0	0
20 Realizable financial assets	70	68	63	61	64
21 Realizable capital tools	70	68	63	61	64
22 Realizable debt securities	0	0	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	31 055 232	32 371 909	33 779 806	35 571 115	29 246 851
28 Non-tradeable debt securities	0	0	0	0	0
29 Receivables	31 055 232	32 371 909	33 779 806	35 571 115	29 246 851
30 Receivables from credit institutions	2 257 888	2 479 537	4 521 803	6 171 399	3 404 956
31 Receivables from entities other than credit institutions	28 797 343	29 827 032	29 258 003	29 399 716	25 841 895
32 Other receivables not broken up by sectors	98 127	65 339	72 605	55 139	83 508
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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46	Tangible assets	305 990	304 875	300 665	301 645	303 790
47	Land, buildings and equipment	305 990	304 875	300 665	301 645	303 790
48	Investment in real estate	0	0	0	0	0
49	Intangible assets	76 290	82 470	83 512	84 950	73 035
50	Goodwill	0	0	0	0	0
51	Other intangible assets	76 290	82 470	83 512	84 950	73 035
52	Shares in subsidiaries and controlled entities and joint ventures	0	0	0	0	0
53	Tax receivables	187	2 926	588	187	187
54	Receivables from tax due	0	2 740	401	0	0
55	Receivables from deferred tax	187	187	187	187	187
56	Other assets	21 311	22 059	21 739	20 419	22 455
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)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Total liabilities and owned capital	36 410 147	38 669 014	39 630 831	40 675 851	37 999 860
2 Total liabilities	33 275 766	35 627 110	36 463 901	37 584 446	35 101 560
3 Deposits, credits and other financial liabilities to central banks	0	0	0	0	0
4 Financial liabilities for trading	196 718	459 972	137 763	110 391	70 743
5 Derivatives for trading with negative real value	196 718	459 972	137 763	86 222	70 743
6 Liabilities from short sales	0	0	0	24 170	0
7 Deposits, credits and other financial liabilities to for trading	0	0	0	0	0
8 Deposits, credits and other financial liabilities for trading to credit institutions	0	0	0	0	0
9 Deposits, credits and other financial liabilities for trading to entities other 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	32 633 629	35 117 960	36 162 774	37 211 242	34 713 282
20 Deposits, credits and other financial liabilities in accrued value	30 797 769	32 400 997	33 429 805	34 489 388	32 019 943
21 Deposits and other financial liabilities in accrued value to credit institutions	2 302 594	2 303 117	1 730 430	1 831 787	2 136 882
22 Deposits and other financial liabilities in accrued value to entities other than credit institutions	28 278 104	29 761 950	30 920 247	31 918 822	29 442 108
23 Ether financial liabilities in accrued value not broken up by sectors	217 071	335 930	779 128	738 778	440 952
24 Issued debt securities in accrued value	1 165 782	2 057 727	2 129 324	2 137 938	2 074 635
25 Subordinated liabilities in accrued value	670 078	659 235	603 644	583 917	618 703
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	3 544	5 980	0	0	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	3 544	5 980	0	0	0
41 Tax liabilities	8 947	8 045	6 881	6 764	8 367
42 Tax due liabilities	902	0	0	0	1 604
43 Deferred tax liabilities	8 045	8 045	6 881	6 764	6 763
44 Other liabilities	432 928	35 154	156 483	256 049	309 168
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	3 134 381	3 041 904	3 166 931	3 091 405	2 898 300
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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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 terminating activities designated for sale	0	0	0	0	0
62	Other differences in valuation	0	0	0	0	0
63	Reserve funds	967 496	967 496	967 496	967 496	758 291
64	Undistributed profit (unpaid loss) of previous periods	241 719	7 402	7 402	7 402	216 606
65	Own shares	0	0	0	0	0
66	Profit (loss) of current accounting period	87 039	228 880	353 907	278 381	85 276

GRANTED PROMISES, SECURITIES, RECEIVABLES FROM DERIVATIVES AND SIMILAR ITEMS

	(In '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1	Sum of granted promises, securities and other off-balance receivables	20 327 969	23 959 289	26 922 399	50 010 085	18 801 187
2	Granted promises and securities	2 278 505	2 480 746	2 894 586	3 439 538	3 702 940
3	Granted promises	1 258 242	1 334 289	1 571 132	2 180 814	2 500 389
4	Granted securities and guarantees	1 020 263	1 146 457	1 323 454	1 258 724	1 202 551
5	Granted securities on credit derivatives	0	0	0	0	0
6	Other granted securities	1 020 263	1 146 457	1 323 454	1 258 724	1 202 551
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	54 401	0	0	0	0
10	Receivables on spot transaction	1 105 804	0	1 193 134	268 847	110 292
11	Receivables on fixed forward transaction	16 437 396	21 001 823	22 351 531	45 752 992	14 468 329
12	Receivables on option	21 597	46 455	52 882	118 441	89 359
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)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1	Sum of received promises, securities and other off-balance liabilities	49 676 074	56 381 569	68 917 880	88 627 553	57 236 888
2	Received promises and securities	196 393	4 680 779	11 580 231	12 724 255	12 377 273
3	Received promises	0	0	101 753	0	0
4	Received securities and guarantees	145 916	157 461	324 136	297 085	180 329
5	Received securities on bills of exchange	0	0	0	0	0
6	Other received securities	145 916	157 461	324 136	297 085	180 329
7	Received securities on bills of exchange	50 477	4 523 318	11 154 343	12 427 170	12 196 943
8	Received securities on letter of credits	0	0	0	0	0
9	Received deposits	22 178 988	19 783 570	23 516 957	20 109 835	22 449 683
10	Liabilities on spot transactions	1 111 138	0	1 327 373	268 687	110 296
11	Liabilities on fixed forward transactions	16 388 126	21 229 550	22 367 351	45 635 745	14 451 539
12	Written-off debts	21 597	46 455	52 882	118 441	89 359
13	Values put for management	2 176 950	2 153 668	1 891 093	1 650 098	841 004
14	Values put in custody, administration and deposit	7 602 883	8 487 548	8 181 994	8 120 493	6 917 733

5.9 PROFIT & LOSS STATEMENT 31.3.2009
INCOMES, COSTS PROFITS AND LOSSES OF THE ENTITY

(In 1 000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Profit on financial activities and on operations	203 841	952 531	736 182	454 222	217 283
2 Interest income	501 896	2 332 681	1 728 723	1 089 253	531 790
3 Interest on claims to central banks	15 176	156 282	135 447	87 794	39 897
4 Interest on financial assets for trading	6 835	28 000	21 086	13 974	6 859
5 Interest on financial assets in real value shown in Profit and Loss	0	111	111	0	0
6 Interest on realizable financial assets	0	0	0	0	0
7 Interest on credits and other claims	479 854	2 147 048	1 571 788	987 248	484 942
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	31	1 240	291	237	92
11 Interest costs	-295 989	-1 404 551	-1 046 460	-661 500	-323 842
12 Interest for deposits, credits and other financial liabilities to central banks	0	-105	0	0	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	-295 989	-1 404 446	-1 046 460	-661 500	-321 834
16 Loss on securing credit derivatives	0	0	0	0	0
17 Interest for other liabilities	0	0	0	0	-2 008
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 of realizable financial assets	0	0	0	0	0
23 Income on dividend of subsidiary and controlled entities	0	0	0	0	0
24 Income on fees and commissions	26 518	89 634	57 840	38 879	23 499
25 Fees and commissions on transactions with fin. instruments for clients	12 626	53 728	37 561	26 645	17 680
26 Fees and commissions on providing issues	0	0	0	0	0
27 Fees and commissions on providing issues	12 626	53 728	37 561	26 645	17 680
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	0	6 980	1 367	393	0
31 Fees and commissions on administration, custody and deposit of values	155	1 508	692	677	113
32 Fees and commissions on promises and securities	4 764	11 172	6 840	4 055	2 196
33 Fees and commissions on payment	1 702	9 509	6 728	4 234	1 860
34 Fees and commissions 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	7 271	6 738	4 652	2 876	1 650
37 Costs of fees and commissions	-11 175	-57 737	-37 227	-23 923	-11 349
38 Fees and commissions for transactions with financial instruments	-597	-3 494	-2 444	-1 534	-681
39 Fees and commissions for administration of values	0	0	0	0	0
40 Fees and commissions for administration, custody and deposit of values	-120	-1 581	-933	-663	-237
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	-10 457	-52 661	-33 850	-21 726	-10 430
44 Realized P/L on financial assets and liabilities not shown in real value in P/L	0	8 549	8 549	8 549	135
45 Profit (loss) on realizable financial assets	0	0	0	0	0
46 Profit (loss) on credits and other claims	0	8 549	8 549	8 549	135
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

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49	Profit (loss) on other liabilities	0	0	0	0	0
50	Profit (loss) on financial assets and liabilities for trading	8 954	-1 122 627	57 799	279 776	286 859
51	Profit (loss) on capital instruments and share derivatives	-0	2	79	64	5
52	Profit (loss) on interest instruments (incl. interest derivatives)	-11 559	2 088	7 292	-5 377	-804
53	Profit (loss) on currency instruments (incl. currency derivatives)	20 513	-1 124 717	50 428	285 089	287 658
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	191	0	0	0
58	Profit (loss) on securing accounting	31	0	484	392	-37
59	Exchange rate differences	-20 505	1 139 587	-18 027	-266 290	-284 315
60	Profit (loss) on clearing of assets other than held for sale	100	1 498	1 077	0	0
61	Other income on operations	6 110	35 072	26 667	19 271	8 911
62	Other costs of operations	-12 100	-69 766	-43 243	-30 186	-14 369
63	Administrative costs	-94 653	-423 584	-272 359	-185 297	-95 183
64	Cista of employees	-62 806	-214 185	-153 625	-102 763	-47 112
65	Payroll	-49 191	-159 362	-112 923	-75 021	-34 364
66	Social and health insurance	-12 734	-48 736	-36 075	-24 432	-11 250
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	-882	-6 087	-4 627	-3 310	-1 498
71	Other administrative costs	-31 847	-209 400	-118 734	-82 534	-48 071
72	Advertising costs	-272	-1 878	-1 300	-1 140	-50
73	Consultancy costs	-2 527	-67 180	-32 048	-26 453	-20 667
74	Information technology costs	-4 102	-18 188	-13 228	-8 415	-3 839
75	Outsourcing costs	-1	-5	-3	-2	-1
76	Rent	-7 082	-22 563	-16 596	-10 898	-5 421
77	Other administrative costs	-17 863	-99 587	-55 559	-35 626	-18 093
78	Depreciation	-13 098	-44 351	-31 257	-18 970	-8 803
79	Depreciation of land, buildings and equipment	-5 780	-23 196	-17 197	-11 502	-5 754
80	Depreciation of investments in real estates	0	0	0	0	0
81	Depreciation of intangible assets	-7 318	-21 155	-14 060	-7 468	-3 049
82	Reserve creation	2 488	-5 684	0	0	0
83	Loss on depreciation	9 382	-174 577	12 776	102 649	-618
84	Loss on depreciation of financial assets not shown in real value in P/L	9 382	-174 577	12 776	102 649	-618
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	9 382	-174 577	12 776	102 649	-618
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	107 960	304 336	445 342	352 604	112 680
100	Costs of income tax	-20 921	-75 456	-91 436	-74 223	-27 404
101	Profit or loss on continuing operations after taxes	87 039	228 880	353 907	278 381	85 276
102	Profit or loss on terminated operation after taxes	0	0	0	0	0
103	Profit or loss after taxes	87 039	228 880	353 907	278 381	85 276

5.10 FINANCIAL ASSET SORTED BY DEPRECIATION, SECTORT AND EVALUATION

(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

(In '000 CZK)							30.6.2008
		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	39 317 724	0	0	0	39 317 724	0
9	Receivables with depreciation	493 957	0	416 837	0	77 120	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 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	36 323 204	0	0	0	36 323 204	0
9	Receivables with depreciation	845 102	0	520 102	0	325 000	0

5.11 DERIVATIVES

DERIVATIVES TO TRADING - ASSETS

(In '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Real value	235 542	234 656	128 570	205 265	89 023
Nominal value	16 458 994	21 048 278	22 404 413	45 871 433	14 557 688

DERIVATIVES TO TRADING - LIABILITIES

(In '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Real value	196 718	459 970	137 763	86 222	70 744
Nominal value	16 409 723	21 276 004	22 420 233	45 754 186	14 540 898

SECURITY DERIVATIVES - ASSETS

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

SECURITY DERIVATIVES - LIABILITIES

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

5.12 RATIOS AND OTHER INDICATORS (IFRS)

1. INFORMATION ABOUT CAPITAL

(In '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Tier 1	2 971 051	2 723 152	2 722 111	2 720 672	2 739 989
Tier 2	663 007	652 109	597 263	578 617	613 487
Tier 3 used	-	-	-	-	-
Items subtractable from the sum of Tier1 and Tier2	-	-	-	-	-
Total capital	3 634 058	3 375 262	3 319 374	3 299 290	3 353 476

2. RATIOS

(In '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
Capital adequacy	10,73%	10,12%	10,23%	9,23%	10,55%
Return on average assets (ROAA)	0,93%	0,60%	1,24%	1,49%	0,96%
Return on average equity (ROAE)	12,23%	8,52%	17,63%	20,92%	12,96%
Assets per employee ('000)	139 502	144 827	149 550	143 730	151 393
Operating cista per employee ('000)	1 450	1 586	1 370	1 309	1 516
Net profit per employee ('000)	1 334	857	1 781	1 967	1 359

CAPITAL AND CAPITAL ADEQUACY

(In '000 CZK)	31.3.2009	31.12.2008	30.9.2008	30.6.2008	31.3.2008
1 Total Capital Requirements	2 708 522	2 667 467	2 594 618	2 858 276	2 542 196
2 Cap. req. for credit risk total	2 556 766	2 522 460	2 454 172	2 695 524	2 398 016
3 Cap. req. for credit risk under SA total	2 556 766	2 522 460	2 454 172	2 695 524	2 398 016
4 Cap. req. for credit risk under SA for total exposure	2 556 766	2 522 460	2 454 172	2 695 524	2 398 016
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	45 002	47 296	117 131	143 306	159 966
11 Cap. req. under SA for corporate exposures	1 819 396	1 809 218	1 706 504	2 085 146	2 168 254
12 Cap. req. under SA for retail exposures	0	0	0	0	0
13 Cap. req. under SA for mortgage secured exposures	634 255	634 255	597 231	430 707	11 558
14 Cap. req. under SA for non-performing exposures	3 801	70	1 653	7 197	26 048
15 Cap. req. under SA for regulatory high-risk exposures					
16 Cap. req. under SA for exposure to covered bonds					
17 Cap. req. under SA for short-term inst. and corp. exposures	0	0	0	0	0
18 Cap. req. under SA for exposure to collective invest. funds					
19 Cap. req. under SA for other exposures	54 311	31 621	31 653	29 168	32 189
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	47 591	40 842	36 281	39 912	40 015
39 Cap. req. for market risk under SA total	47 591	40 842	36 281	39 912	40 015
40 Cap. req. under SA for interest rate risk	34 680	23 800	25 182	29 159	29 928
41 Cap. req. under SA for equity risk	844	827	899	1 026	0
42 Cap. req. under SA for currency risk	12 012	15 348	6 332	8 279	8 132
43 Cap. req. under SA for commodity risk	56	867	3 867	1 448	1 955
44 Cap. req. for market risk under the internal model approach					
45 Cap. req. for operating risk total	104 164	104 164	104 164	104 164	104 164
46 Cap. req. for operating risk under BIA	104 164	104 164	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				18 675	
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 at a level that is equal to the 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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