
J&T BANKA, a. s.
Public Information
as of 31.3.2010

Part I.

J&T BANKA

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1.1. PUBLIC INFORMATION

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

Legal form: Joint-stock company

Registered address: Prague 8, Pobřežní 297/14

Company number: 47115378

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

Date entered in the commercial Register: 13 October 1992

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

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

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

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

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

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

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

Registered address: Lamačská cesta 3, Bratislava 841 04

Legal form: branch of foreign legal entity

Company registration number: 35 964 693

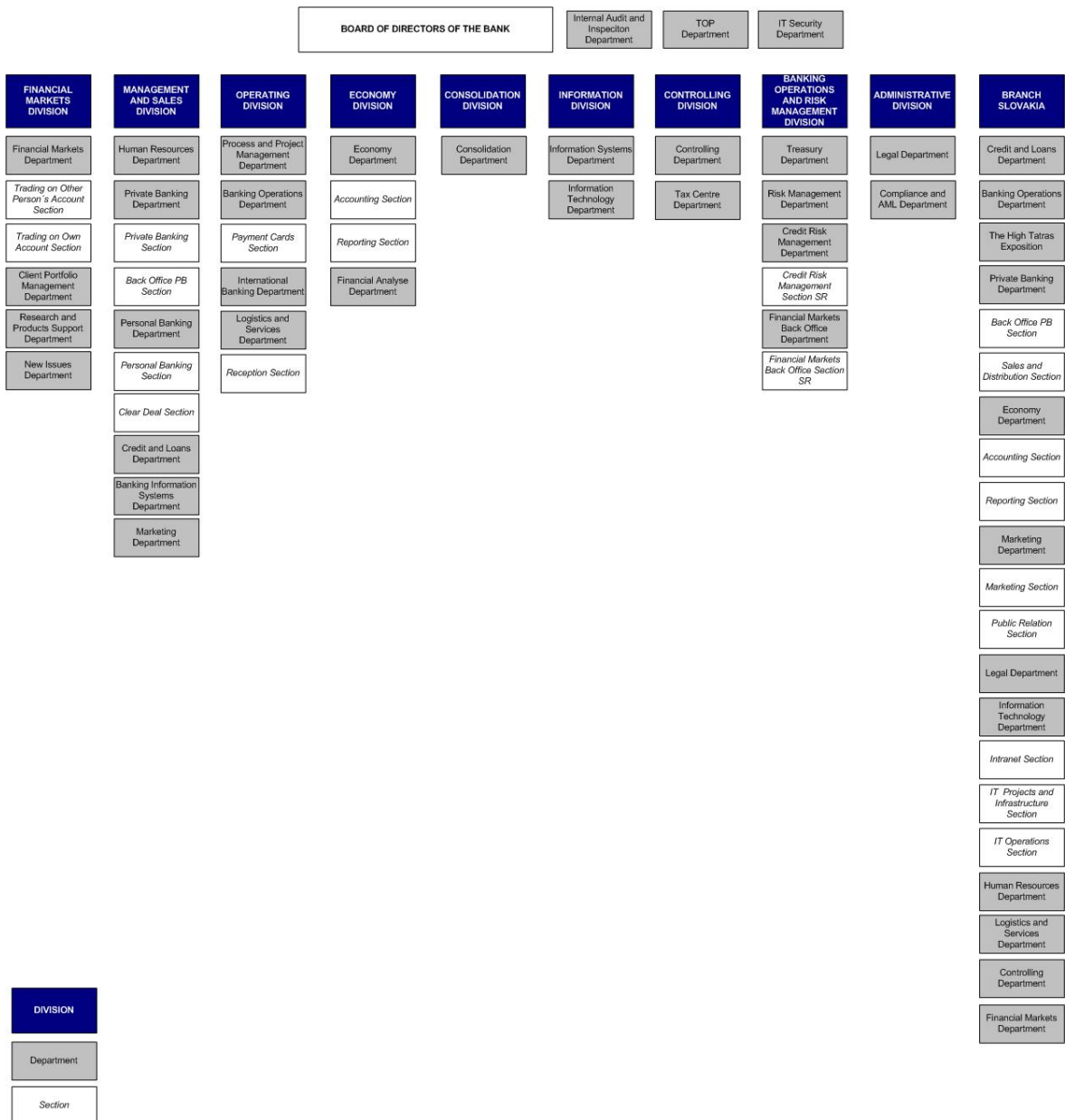
Date entered in the commercial Register: 23.11.2005

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1.2.ORGANISATIONAL STRUCTURE

Valid since 31.3.2010

Average number of branch employees as of 31 March 2010: 97 (evidenční stav)
 Average number of bank employees as of 31 March 2010: 179 (evidenční stav)



1.3 STRUCTURE OF THE CONSOLIDATED GROUP

MEMBERS OF THE BOARD OF DIRECTORS

PATRIK TKÁČ

Position: chairman of the board of directors

In this post since: 3.6.1998

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

Company	Company no.	Registered address	Post
J&T FINANCE, a.s.	27592502	Praha 8, Poblěžní 297/14, PSČ 186 00	board of directors - Member
J&T FINANCE GROUP, a.s.	31391087	Bratislava, Lamačská cesta 3, PSČ 841 04	Vice -chairman
Nadační fond J&T	27162524	Praha 8, Poblěžní 297/14, PSČ 186 00	management board - Member

ŠTĚPÁN AŠER

Position: member of the board of directors

In this post since: 30.5.2006

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

Company	Company no.	Registered address	Post
Bea Development, a.s.	261 18 106	Praha 8, Poblěžní 297/14, PSČ 186 00	Chairman of the Supervisory Board

JOZEF SPIŠIAK

Position: member of the board of directors

In this post since: 9.4.1999

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

KAMIL BENDÁK

Position: member of the board of directors

In this post since: 8.11.2004

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

MEMBERS OF THE SUPERVISORY BOARD

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

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

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

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

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

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

DUŠAN PALCR

Position: member of the board of directors

In this post since: 11.8.2004

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

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

JOZEF ŠEPETKA

Position: member of the supervisory board

In this post since: September 9, 2008

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

MILOSLAV ČOMAJ

Position: member of the supervisory board

In this post since: September 21, 2008

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

EVA ŠAGÁTOVÁ

Position: member of the supervisory board

In this post since: September 21, 2008

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

MIROSLAV MINAŘÍK

Position: member of the supervisory board

In this post since: July 21, 2008

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

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

ONDŘEJ POPELKA

Position: member of the supervisory board

In this post since: July 21, 2008

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

INGRIDA LÁSLOPOVÁ

Position: member of the supervisory board

In this post since: July 21, 2008

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

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)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Bank's total receivables from these entities	2 054	3 322	810	526	978
Bank's total payables to these entities	13 723	34 310	22 942	19 758	34 340
Total guarantees issued by the bank to these entities	1 399	1 456	1 384	1 424	1 506
Total guarantees accepted by the bank toward these entities	25 445	26 465	25 165	25 890	0
Total value of securities (issued by these entities) held by the bank	7 584	6 988	10 333	10 934	21 217
Total payables from these securities	-	-	-	0	0
Bank's total receivables from these entities	-	-	-	0	0

B) Information about entities controlled by the bank or in which the bank is a majority partner/shareholder

Company: **Bea Development, a. s.**

Legal form: Joint-stock company

Address: Pobřežní 297/14, Prague 8, 186 00, Czech Republic

Direct interest in registered share capital: 100 %

Direct share in the bank's voting rights: 100 %

ADDITIONAL INFORMATION

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

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Bank's total receivables from these entities	95 492	94 803	96 084	95 827	95 545
Bank's total payables to these entities	337	2 353	206	159	539
Total guarantees issued by the bank to these entities	-	1 628	1 548	1 592	1 684
Total guarantees accepted by the bank toward these entities	-	-	-	0	0
Total value of securities (issued by these entities) held by the bank	41 360	41 360	41 360	41 360	41 360
Total payables from these securities	-	-	-	0	0

4.1 SUMMARY OF ACTIVITIES PERMITTED UNDER THE LICENCE

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

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

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

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

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

Main investment services:

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

Ancillary services:

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

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

4.2 ACTIVITIES UNDERTAKEN BY THE BANK

As its current licence permits.

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

The bank perform activities as its current licence permits.

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

CONSOLIDATED GROUP WHERE THE BANK IS THE CONTROLLING ENTITY
5.1 BALANCE SHEET AS OF 31.3.2010
ASSETS OF REPORTING ENTITY IN BASIC BREAKUP

Figures compensated by adjustments and accumulated amortization

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Total assets	43 670 289	39 644 372	36 234 390	36 569 843	36 410 147
Balance in cash and receivables from central banks	12 757 400	9 378 509	6 374 145	4 334 412	3 910 803
Balance in cash	77 987	57 051	73 148	73 332	53 731
Receivables from central banks	12 679 414	9 321 458	6 300 997	4 261 080	3 857 072
Financial assets for trading	796 435	460 976	587 980	858 722	942 139
Derivatives for trading with positive real value	71 588	28 813	108 111	349 159	235 542
Capital tools for trading	8 899	0	0	0	0
Debt securities for trading	715 947	432 164	479 869	509 563	706 597
Receivables for trading	0	0	0	0	0
Receivables for trading from credit institutions	0	0	0	0	0
Receivables for trading from entities other than credit institutions	0	0	0	0	0
Other receivables for trading not broken up by sectors	0	0	0	0	0
Financial assets in real value shown in Profit / Loss	2 252 066	2 307 119	127	156 403	0
Capital tools in real value shown in P/L	1 465 180	1 508 538	127	0	0
Zdeny securities in real value shown in P/L	786 887	798 581	0	156 403	0
Receivables in real value shown in Profit / Loss	0	0	0	0	0
Receivables in real value shown in P/L from credit institutions	0	0	0	0	0
Receivables in real value shown in P/L from entities other than credit institutions	0	0	0	0	0
Other receivables in real value shown in P/L not broken up by sectors	0	0	0	0	0
Realizable financial assets	203 421	135 072	9 986	390 922	70
Realizable capital tools	65	67	64	66	70
Realizable debt securities	203 356	135 005	9 923	390 856	0
Realizable receivables	0	0	0	0	0
Realizable receivables from credit institutions	0	0	0	0	0
Realizable receivables from entities other than credit institutions	0	0	0	0	0
Other realizable receivables not broken up by sectors	0	0	0	0	0
Credit and other receivables	27 159 570	26 934 320	28 771 808	30 378 300	31 055 232
Non-tradeable debt securities	0	0	0	0	0
Receivables	27 159 570	26 934 320	28 771 808	30 378 300	31 055 232
Receivables from credit institutions	3 966 244	1 717 882	1 531 505	2 373 353	2 257 888
Receivables from entities other than credit institutions	23 193 326	25 154 679	27 240 303	28 004 947	28 797 343
Other receivables not broken up by sectors	54 888	61 758	86 983	55 231	98 127
Financial investment held to maturity	0	0	0	0	0
Debt securities held to maturity	0	0	0	0	0
Receivables held to maturity	0	0	0	0	0
Receivables held to maturity from credit institutions	0	0	0	0	0
Receivables held to maturity from entities other than credit institutions	0	0	0	0	0
Other receivables held to maturity not broken up by sectors	0	0	0	0	0
Hedging derivatives with positive real value	0	0	0	0	0
Hedging derivatives with positive RV - real value hedging	0	0	0	0	0
Hedging derivatives with positive RV - cash-flow hedging	0	0	0	0	0
Hedging derivatives with positive RV - net investment in foreign units hedging	0	0	0	0	0
Hedging derivatives with positive RV - credit risk heading - RV	0	0	0	0	0
Hedging derivatives with positive RV - credit risk hedging - cash-flow	0	0	0	0	0
Positive changes in portfolio of assured instruments real value	0	0	0	0	0
Tangible assets	297 945	295 661	307 069	300 855	305 990
Lend, buildings and equipment	297 945	295 661	307 069	300 855	305 990

continued >

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(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Investment in real estate	0	0	0	0	0
Intangible assets	57 260	63 696	68 693	69 506	76 290
Goodwill	0	0	0	0	0
Other intangible assets	57 260	63 696	68 693	69 506	76 290
Shares in subsidiaries and controlled entities and point ventures	0	0	0	0	0
Tax receivables	407	30 521	187	187	187
Receivables from tax due	0	30 115	0	0	0
Receivables from deferred tax	407	407	187	187	187
Other assets	90 898	38 496	27 411	25 304	21 311
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)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Total liabilities and owned capital	43 670 289	39 644 372	36 234 390	36 569 843	36 410 147
Total liabilities	40 261 651	36 368 401	32 773 615	33 248 391	33 275 766
Deposits, credits and other financial liabilities to central banks	0	0	0	0	0
Financial liabilities for trading	86 656	213 028	19 217	41 927	196 718
Derivatives for trading with negative real value	41 224	211 631	16 131	41 927	196 718
Liabilities from short sales	45 432	1 397	3 086	0	0
Deposits, credits and other financial liabilities to for trading	0	0	0	0	0
Deposits, credits and other financial liabilities for trading to credit institutions	0	0	0	0	0
Deposits, credits and other financial liabilities for trading to entities other than cr. inst.	0	0	0	0	0
Other financial liabilities for trading not broken up by sectors	0	0	0	0	0
Issued debt securities for repurchase in short term	0	0	0	0	0
Financial liabilities in real value shown in P/L	0	0	0	0	0
Deposits, credits and other financial liabilities in real value shown in P/L	0	0	0	0	0
Deposits, credits and other financial liabilities in RV shown in P/L to credit institutions	0	0	0	0	0
Deposits, credits and other financial liabilities in RV shown in P/L to entities other than credit institutions	0	0	0	0	0
Other financial liabilities in RV shown in P/L not broken up by sectors	0	0	0	0	0
Issued debt securities in RV shown in Profit/ Loss Report	0	0	0	0	0
Subordinated liabilities in RV shown in Profit/ Loss Report	0	0	0	0	0
Financial liabilities in accrued value	40 042 346	36 070 721	32 606 437	32 982 908	32 633 629
Deposits, credits and other financial liabilities in accrued value	38 214 265	34 228 731	30 806 174	31 176 335	30 797 769
Deposits and other financial liabilities in accrued value to credit institutions	1 743 513	1 542 651	1 908 331	2 854 902	2 302 594
Deposits and other fin. liab in accrued value to entities other than credit institutions	36 090 552	32 186 716	28 597 948	28 164 456	28 278 104
Other financial liabilities in accrued value not broken up by sectors	380 200	499 364	299 896	156 978	217 071
Issued debt securities in accrued value	1 203 993	1 193 029	1 183 720	1 172 597	1 165 782
Subordinated liabilities in accrued value	624 088	648 961	616 543	633 975	670 078
Financial liabilities related to transferred assets	0	0	0	0	0
Hedging derivatives with negative real value	0	0	0	0	0
Hedging derivatives with negative RV - real value hedging	0	0	0	0	0
Hedging derivatives with negative RV - cash-flow hedging	0	0	0	0	0
Hedging derivatives with negative RV - net investment in foreign unit hedging	0	0	0	0	0
Hedging derivatives with negative RV - credit risk hedging - RV	0	0	0	0	0
Hedging derivatives with negative RV - credit risk - cash-flow	0	0	0	0	0
Negative hedged tool portfolio real value changes	0	0	0	0	0
Reserves	4 439	7 058	863	1 978	3 544
Reserves for restructuring	0	0	0	0	0
Reserves for taxes and legal processes	0	0	0	0	0
Reserves for pensions and similar liabilities	0	0	0	0	0
Reserves for off-balance items	0	0	0	0	0
Reserves for bad contracts	0	0	0	0	0
Other reserves	4 439	7 058	863	1 978	3 544
Tax liabilities	10 523	9 389	8 186	7 947	8 947
Tax due liabilities	1 315	0	0	0	902
Deferred tax liabilities	9 208	9 389	8 186	7 947	8 045
Other liabilities	117 688	68 205	138 911	213 630	432 928
Registered society capital payable on demand	0	0	0	0	0
Liabilities related to deleted groups for sale	0	0	0	0	0
Total owned capital	3 408 638	3 275 970	3 460 775	3 321 452	3 134 381
Registered capital	1 838 127	1 838 127	1 838 127	1 838 127	1 838 127
Paid-up registered capital	1 838 127	1 838 127	1 838 127	1 838 127	1 838 127

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	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Unpaid registered capital	0	0	0	0	0
Share premium	0	0	0	0	0
Other owned capital	0	0	0	0	0
Capital content of financial instruments	0	0	0	0	0
Other capital instruments	0	0	0	0	0
Funds on revaluations and other differences in valuation	0	0	0	0	0
Differences in valuation of tangible assets	0	0	0	0	0
Differences in valuation of intangible assets	0	0	0	0	0
Securing of net investments in foreign units	0	0	0	0	0
Securing of cash flows	0	0	0	0	0
Differences in valuation of realizable financial assets	0	0	0	0	0
Differences in valuation of non-current assets and terminating activities designated for sale	0	0	0	0	0
Other differences in valuation	0	0	0	0	0
Reserve funds	1 209 189	1 209 189	1 209 189	1 208 717	967 496
Undistributed profit (upaid loss) of previous periods	236 035	-5 412	1 766	1 669	241 719
Own shares	0	0	0	0	0
Profit (loss) of current accounting period	125 287	234 066	411 693	272 939	87 039

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

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Sum of granted promises, securities and other off-balance receivables	21 560 837	18 708 868	21 904 839	20 773 992	20 327 969
Granted promises and securities	4 624 253	2 450 388	2 602 507	2 267 930	2 278 505
Granted promises	3 657 501	1 383 974	1 528 492	1 321 699	1 258 242
Granted securities and guarantees	966 752	1 066 414	1 074 015	946 231	1 020 263
Granted securities on credit derivatives	0	0	0	0	0
Other granted securities	966 752	1 066 414	1 074 015	946 231	1 020 263
Granted securities on bills of exchange	0	0	0	0	0
Granted securities on letter of credits	0	0	0	0	0
Granted deposits	49 910	48 587	45 439	48 455	54 401
Receivables on spot transactions	1 422 699	2 118 624	1 028 555	724 975	1 105 804
Receivables on fixed forward transactions	14 967 959	13 633 513	17 772 656	17 279 037	16 437 396
receivables on options	64 465	26 207	25 416	23 330	21 597
Written-off debts	431 550	431 550	430 266	430 266	430 266
Values put for management	0	0	0	0	0
Values put in custody, administration and deposit	0	0	0	0	0

RECEIVED PROMISES, SECURITIES, LIABILITIES FROM DERIVATIVES AND SIMILAR ITEMS

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Sum of received promises, securities and other off-balance liabilities	64 615 755	55 859 085	55 841 869	49 204 210	49 676 074
Received promises and securities	1 764 960	903 970	157 861	59 595	196 393
Received promises	740 627	0	0	0	0
Received securities and guarantees	708 640	587 318	137 285	30 248	145 916
Received securities on credit derivatives	0	0	0	0	0
Other received securities	708 640	587 318	137 285	30 248	145 916
Received securities on bills of exchange	315 693	316 652	20 575	29 346	50 477
Received securities on letter of credits	0	0	0	0	0
Received deposits	28 383 352	25 621 767	26 682 867	21 672 100	22 178 988
Liabilities on spot transactions	1 426 753	2 106 424	1 029 516	727 774	1 111 138
Liabilities on fixed forward transactions	14 939 660	13 826 380	17 671 577	16 963 468	16 388 126
Liabilities on options	64 465	26 207	25 416	23 330	21 597
Values put for management	6 596 963	2 370 209	2 360 068	2 244 730	2 176 950
Values put in custody, management and deposit	11 439 600	11 004 129	7 914 364	7 513 214	7 602 883

5.2 PROFIT & LOSS STATEMENT AS OF 31.3.2010
INCOMES, COSTS, PROFITS AND LOSSES OF THE ENTITY

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Profit on financial activities and on operations	314 076	1 134 705	749 803	435 958	203 841
Interest income	506 193	2 040 748	1 479 793	976 087	501 896
Interest on claims to central banks	26 657	72 389	49 758	30 993	15 176
Interest on financial assets for trading	4 080	20 158	16 725	12 418	6 835
Interest on financial assets in real value shown in Profit and Loss	19 431	7 595	3 014	463	0
Interest on realizable financial assets	2 594	2 327	1 346	406	0
Interest on credits and other claims	453 417	1 937 589	1 408 488	931 735	479 854
Interest on financial investments held to maturity	0	0	0	0	0
Profit on securing credit derivatives	0	0	0	0	0
Interest on other assets	14	690	463	72	31
Interest costs	-245 002	-1 019 376	-784 909	-548 866	-295 989
Interest for deposits, credits and other financial liabilities to central banks	0	0	0	0	0
Interest for financial liabilities for trading	0	0	0	0	0
Interest for financial liabilities in real value shown in Profit and Loss	0	0	0	0	0
Interest for financial liabilities in value incurred	-245 002	-1 019 376	-784 909	-548 866	-295 989
Loss on securing credit derivatives	0	0	0	0	0
Interest for other liabilities	0	0	0	0	0
Costs for registered capital payable on demand	0	0	0	0	0
Income on dividends	0	0	0	0	0
Income on dividends of financial assets for trading	0	0	0	0	0
Income on dividends of financial assets in real value shown in P/L	0	0	0	0	0
Income on dividends of realizable financial assets	0	0	0	0	0
Income on dividends of subsidiary and controlled entities	0	0	0	0	0
Income on fees and commissions	20 505	96 233	73 049	54 735	26 518
Fees and commissions on transactions with fin. instruments for clients	10 516	50 649	31 971	21 511	12 626
Fees and commissions on providing issues	0	0	0	0	0
Fees and commissions on providing financial instruments	10 516	50 649	31 971	21 511	12 626
Fees and commissions on consultation services	0	0	0	0	0
Fees and commissions on clearing and settlement	0	0	0	0	0
Fees and commissions on administration of values	4 958	14 374	10 917	5 899	0
Fees and commissions on administration, custody and deposit of values	495	1 812	1 047	663	155
Fees and commissions on promises and securities	1 828	16 877	13 409	12 031	4 764
Fees and commissions on payments	1 290	6 135	4 839	3 464	1 702
Fees and commissions on structured financing	0	0	0	0	0
Fees and commissions on securitization	0	0	0	0	0
Fees and commissions on other services	1 418	6 384	10 866	11 167	7 271
Cost of fees and commissions	-15 528	-62 768	-42 033	-28 295	-11 175
Fees and commissions for transactions with financial instruments	-685	-3 091	-2 090	-1 332	-597
Fees and commissions for administration of values	0	0	0	0	0
Fees and commissions for administration, custody and deposit of values	-677	-2 073	-1 263	-700	-120
Fees and commissions for clearing and settlement	0	0	0	0	0
Fees and commissions for securitization	0	0	0	0	0
Fees and commissions for other services	-14 166	-57 603	-38 680	-26 263	-10 457
Realized P/L on fin. Assets and liabilities not shown in real value in P/L	0	102	0	0	0
Profit (loss) on realizable financial assets	0	0	0	0	0
Profit (loss) on credits and other claims	0	102	0	0	0
Profit (loss) on financial investments held to maturity	0	0	0	0	0
Profit (loss) on financial liabilities in value incurred	0	0	0	0	0
Profit (loss) on other liabilities	0	0	0	0	0
Profit (loss) on financial assets and liabilities for trading	272 925	515 102	972 497	620 532	8 954

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	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Profit (loss) on capital instruments and share derivatives	468	-0	27	1	-0
Profit (loss) on interest instruments (incl. interest derivatives)	3 662	6 783	2 048	-6 287	-11 559
Profit (loss) on currency instruments (incl. currency derivatives)	268 795	508 319	970 422	626 818	20 513
Profit (loss) on credit instruments (incl. credit derivatives)	0	0	0	0	0
Profit (loss) on commodities and commodity derivatives	0	-0	-0	-0	-0
Profit (loss) on other instruments incl. hybrids	0	0	0	0	0
Profit (loss) on financial assets and liabilities in real value shown in P/L	25 032	40 236	0	0	0
Profit (loss) on securing accounting	0	0	206	82	31
Exchange rate differences	-244 738	-433 014	-925 372	-605 897	-20 505
Profit (loss) on clearing of assets other than held for sale	0	463	284	241	100
Other income on operations	12 676	31 133	21 920	15 792	6 110
Other costs of operations	-17 987	-74 156	-45 631	-48 452	-12 100
Administrative costs	-117 340	-489 841	-269 347	-179 367	-94 653
Cost of employees	-81 490	-239 884	-161 157	-111 366	-62 806
Payroll	-46 095	-186 208	-122 893	-85 458	-49 191
Social and health insurance	-14 958	-50 061	-35 532	-24 310	-12 734
Retirement and other expenses	0	0	0	0	0
Cost of temporary employees	0	0	0	0	0
Remunerations – own capital instruments	0	0	0	0	0
Other costs of employees	-436	-3 615	-2 731	-1 598	-882
Other administrative costs	-55 851	-249 957	-108 190	-68 001	-31 847
Advertising costs	-19 128	-69 516	-11 661	-337	-272
Consultancy costs	-7 059	-47 007	-18 365	-15 592	-2 527
Information technology costs	-3 722	-18 584	-11 816	-8 103	-4 102
Outsourcing costs	-15	-5	-3	-2	-1
Rent	-8 927	-29 752	-18 413	-13 294	-7 082
Other administrative costs	-17 000	-85 094	-47 932	-30 673	-17 863
Depreciation	-12 662	-51 945	-38 953	-25 886	-13 098
Depreciation of land, buildings and equipment	-5 746	-23 551	-17 396	-11 332	-5 780
Depreciation of investments in real estates	0	0	0	0	0
Depreciation of intangible assets	-6 917	-28 394	-21 557	-14 554	-7 318
Reserve creation	2 513	-1 129	0	3 956	2 488
Loss on depreciation	-30 098	-252 876	95 589	120 126	9 382
Loss on depreciation of financial assets not shown in real value in P/L	-30 098	-252 876	95 589	120 126	9 382
Loss on depreciation of financial assets in acquisition price	0	0	0	0	0
Loss on depreciation of realizable financial assets	0	0	0	0	0
Loss on depreciation of credits and other claims	-30 098	-252 876	95 589	120 126	9 382
Loss on depreciation of financial investments held to maturity	0	0	0	0	0
Loss on depreciation of non-financial assets	0	0	0	0	0
Loss on depreciation of land, buildings and equipment	0	0	0	0	0
Loss on depreciation of investments in real estates	0	0	0	0	0
Loss on depreciation of goodwill	0	0	0	0	0
Loss on depreciation of intangible assets	0	0	0	0	0
Loss on depreciation of interest in subsidiary and controlled entities and joint ventures	0	0	0	0	0
Loss on depreciation of other non-financial assets	0	0	0	0	0
Negative goodwill immediately included in P&L statement	0	0	0	0	0
Share in P/L of subsidiary and controlled entities and point ventures	0	0	0	0	0
Profit or loss on non-current assets and closed groups	0	0	0	0	0
Profit or loss on continuing operations before taxes	156 489	338 914	537 092	354 787	107 960
Costs of income tax	-31 202	-104 848	-125 399	-81 848	-20 921
Profit or loss on continuing operations after taxes	125 287	234 066	411 693	272 939	87 039
Profit or loss on terminated operation after taxes	0	0	0	0	0
Profit or loss after taxes	125 287	234 066	411 693	272 939	87 039

5.3 FINANCIAL ASSETS SORTED BY DEPRECIATION, SECTORS AND EVALUATION

(in '000 CZK)							31.3.2010
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	37 634 378	0	0	0	37 634 378	0
9	Receivables with depreciation	2 970 300	0	765 694	0	2 204 606	0

(in '000 CZK)							31.12.2009
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	34 991 892	0	0	0	34 991 892	0
9	Receivables with depreciation	2 057 478	0	793 592	0	1 263 886	0

(in '000 CZK)							30.9.2009
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	34 611 481	0	0	0	34 611 481	0
9	Receivables with depreciation	949 541	0	488 216	0	461 324	0

(in '000 CZK)							30.6.2009
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	33 371 357	0	0	0	33 371 357	0
9	Receivables with depreciation	1 761 241	0	493 218	0	1 268 023	0

(in '000 CZK)							31.3.2008
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value	Financial assets evaluated by accrued value or acquisition price	Financial assets evaluated using real value
3	Receivables without depreciation	32 304 153	0	0	0	32 304 153	0
9	Receivables with depreciation	3 257 308	0	670 499	0	2 608 150	0

5.4. DERIVATIVES
DERIVATIVES TO TRADING - ASSETS

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Real value	71 588	28 813	108 111	349 159	235 542
Nominal value	15 032 424	13 659 719	17 798 072	17 302 367	16 458 994

DERIVATIVES TO TRADING - LIABILITIES

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Real value	41 224	211 631	16 131	41 927	196 718
Nominal value	15 004 126	13 852 587	17 696 993	16 986 798	16 409 723

SECURITY DERIVATIVES - ASSETS

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Real value	0	0	0	0	0
Nominal value	0	0	0	0	0

SECURITY DERIVATIVES - LIABILITIES

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Real value	0	0	0	0	0
Nominal value	0	0	0	0	0

5.5. RATIOS AND OTHER INDICATORS
1. INFORMATION ABOUT CAPITAL

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Tier 1	3 226 091	2 978 207	2 978 623	2 977 338	2 971 051
Tier 2	616 151	640 850	609 370	626 926	663 007
Tier 3 used	-	-	-	-	-
Items subtractable from the sum of Tier1 and Tier2	-	-	-	-	-
Total capital	3 842 242	3 619 057	3 587 994	3 604 264	3 634 058

2. RATIOS

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Capital adequacy	13,24%	11,76 %	12,02%	11,31%	11,29%
Return on average assets (ROAA)	1,20%	0,62 %	1,48%	1,47%	0,93%
Return on average equity (ROAE)	16,15%	8,00 %	18,85%	18,89%	12,23%
Assets per employee ('000)	158 226	149 038	141 541	144 544	139 502
Operating cista per employee ('000)	1 701	1 842	1 403	1 417	1 450
Net profit per employee ('000)	1 816	880	2 144	2 158	1 334

3. CAPITAL AND CAPITAL ADEQUACY

(in '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
1 Total Capital Requirements	2 322 437	2 461 782	2 388 285	2 549 871	2 574 561
2 Cap. req. for credit risk total	2 140 051	2 286 290	2 236 155	2 396 337	2 422 806
3 Cap. req. for credit risk under SA total	2 140 051	2 286 290	2 236 155	2 396 337	2 422 806
4 Cap. req. for credit risk under SA for total exposure	2 140 051	2 286 290	2 236 155	2 396 337	2 422 806
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	67 153	31 230	29 563	46 949	43 329
11 Cap. req. under SA for corporate exposures	1 293 428	1 417 701	1 396 964	1 588 852	1 625 128
12 Cap. req. under SA for retail exposures	0	0	0	0	0
13 Cap. req. under SA for mortgage secured exposures	624 778	679 301	773 118	725 715	716 493
14 Cap. req. under SA for non-performing exposures	1 941	3 254	2 762	4 289	3 801
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	152 751	154 803	33 747	30 531	34 055
20 Cap. req. for credit risk under SA within IRBA for total exposure	0	0	0	0	0
21 Cap. req. under SA within IRBA for exposure to central governments and banks	0	0	0	0	0
22 Cap. req. under SA within IRBA for institutional exposure	0	0	0	0	0
23 Cap. req. under SA within IRBA for corporate exposure	0	0	0	0	0
24 Cap. req. under SA within IRBA for retail exposure	0	0	0	0	0
25 Cap. req. under SA within IRBA for equity exposures	0	0	0	0	0
26 Cap. req. under SA within IRBA for other exposures					
27 Cap. req. for credit risk under SA for securitization exposure					
28 Cap. req. for credit risk under IRBA total	0	0	0	0	0
29 Cap. req. for credit risk under IRBA for selected exposures total	0	0	0	0	0
30 Cap. req. under IRBA for exposure to central governments and	0	0	0	0	0
31 Cap. req. under IRBA for institutional exposure	0	0	0	0	0
32 Cap. req. under IRBA for corporate exposure	0	0	0	0	0
33 Cap. req. under IRBA for retail exposure	0	0	0	0	0
34 Cap. req. for credit risk under IRBA for equity exposures	0	0	0	0	0
35 Cap. req. for credit risk under IRBA for securitization exposure					
36 Cap. req. for credit risk under IRBA for other exposures					
37 Cap. req. for settlement risk					
38 Cap. req. for position, currency and commodity risks total	58 693	51 799	28 438	29 841	47 591
39 Cap. req. for market risk under SA total	58 693	51 799	28 438	29 841	47 591
40 Cap. req. under SA for interest rate risk	39 529	24 246	21 096	18 538	34 680
41 Cap. req. under SA for equity risk	6 701	1 382	1 246	927	844
42 Cap. req. under SA for currency risk	12 055	25 839	5 947	10 272	12 012
43 Cap. req. under SA for commodity risk	408	332	148	104	56
44 Cap. req. for market risk under the internal model approach					
45 Cap. req. for operating risk total	123 693	123 693	123 693	123 693	104 164
46 Cap. req. for operating risk under BIA	123 693	123 693	123 693	123 693	104 164
47 Cap. req. for operating risk under TSA					
48 Cap. req. for operating risk under ASA					
49 Cap. req. for operating risk under AMA	0	0	0	0	0
50 Cap. req. for trading book risk					
51 Cap. req. for other trading book instruments					
52 Transitional cap. req. - match up to Basel I					

J&T BANKA
5.6. BALANCE SHEET AS OF 31.3.2010
ASSETS OF REPORTING ENTITY IN BASIC BREAKUP

Figures compensated by adjustments and accumulated amortization

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
1 Total assets	43 569 591	39 542 429	36 127 558	36 439 633	36 280 113
2 Balance in cash and receivables from central banks	12 757 400	9 378 509	6 374 145	4 334 412	3 910 803
3 Balance in cash	77 987	57 051	73 148	73 332	53 731
4 Receivables from central banks	12 679 414	9 321 458	6 300 997	4 261 080	3 857 072
5 Financial assets for trading	796 435	460 976	567 980	858 722	942 139
6 Derivatives for trading with positive real value	71 588	28 813	108 111	349 159	235 542
7 Capital tools for trading	8 899	0	0	0	0
8 Debt securities for trading	715 947	432 164	479 869	509 563	706 597
9 Receivables for trading	0	0	0	0	0
10 Receivables for trading from credit institutions	0	0	0	0	0
11 Receivables for trading from entities other than credit institutions	0	0	0	0	0
12 Other receivables for trading not broken up by sectors	0	0	0	0	0
13 Financial assets in real value shown in Profit / Loss	2 252 066	2 307 119	127	156 403	0
14 Capital tools in real value shown in P/L	1 465 180	1 508 538	127	0	0
15 Debt securities in real value shown in P/L	786 887	798 581	0	156 403	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	203 421	135 072	9 986	390 922	70
21 Realizable capital tools	65	67	64	66	70
22 Realizable debt securities	203 356	135 005	9 923	390 856	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	27 342 522	27 057 091	28 984 731	30 538 701	31 261 833
28 Non-tradeable debt securities	0	0	0	0	0
29 Receivables	27 342 522	27 057 091	28 984 731	30 538 701	31 261 833
30 Receivables from credit institutions	3 954 174	1 707 323	1 520 902	2 365 361	2 250 099
31 Receivables from entities other than credit institutions	23 326 907	25 283 696	27 370 632	28 111 860	28 906 846
32 Other receivables not broken up by sectors	61 440	66 071	93 197	61 480	104 888
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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	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
46 Tangible assets	24 059	25 093	28 432	19 723	22 164
47 Land, buildings and equipment	24 059	25 093	28 432	19 723	22 164
48 Investment in real estate	0	0	0	0	0
49 Intangible assets	61 330	67 885	72 999	73 930	80 831
50 Goodwill	4 141	4 280	4 418	4 557	4 695
51 Ether intangible assets	57 189	63 605	68 581	69 373	76 136
52 Shares in subsidiaries and controlled entities and 25point ventures	41 360	41 360	41 360	41 360	41 360
53 Tax receivables	407	32 264	187	187	187
54 Receivables from tax due	0	31 857	0	0	0
55 Receivables from deferred tax	407	407	187	187	187
56 Ether assets	90 591	37 060	27 611	25 273	20 727
57 Non-current assets and deleted groups for sale	0	0	0	0	0

LIABILITIES AND OWNED CAPITAL OF REPORTING ENTITY IN BASIC BREAKUP

(In 1 000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
1 Total liabilities and owned capital	43 589 591	39 542 429	36 127 558	36 439 633	36 280 113
2 Total liabilities	40 154 100	36 254 889	32 657 500	33 128 173	33 149 834
3 Deposits, credits and other financial liabilities to central banks	0	0	0	0	0
4 Financial liabilities for trading	86 656	213 028	19 217	41 927	196 718
5 Derivatives for trading with negative real value	41 224	211 631	16 131	41 927	196 718
6 Liabilities from short sales	45 432	1 397	3 086	0	0
7 Deposits, credits and other financial liabilities to for trading	0	0	0	0	0
8 Deposits, credits and other financial liabilities for trading to credit institutions	0	0	0	0	0
9 Deposits, credits and other financial liabilities for trading to entities other credit institution	0	0	0	0	0
10 Ether financial liabilities for trading not broken up b sectors	0	0	0	0	0
11 Issued debt securities for repurchase in short term	0	0	0	0	0
12 Financial liabilities in real value shown in P/L	0	0	0	0	0
13 Deposits, credits and other financial liabilities in real value shown in P/L	0	0	0	0	0
14 Deposits, credits and other financial liabilities in RV shown in P/L to credit institutions	0	0	0	0	0
15 Deposits and other financial liabilities in RV shown in P/L to entities other than credit institutions	0	0	0	0	0
16 Ether financial liabilities in RV shown in P/L not broken up by sectors	0	0	0	0	0
17 Issued debt securities in RV shown in Profit/Loss Report	0	0	0	0	0
18 Subordinated liabilities in RV shown in Profit/Loss Report	0	0	0	0	0
19 Financial liabilities in accrued value	39 942 041	35 961 946	32 496 870	32 876 299	32 522 092
20 Deposits, credits and other financial liabilities in accrued value	38 113 961	34 119 956	30 696 607	31 069 727	30 686 232
21 Deposits and other financial liabilities in accrued value to credit institutions	1 644 038	1 438 376	1 799 306	2 741 101	2 184 059
22 Deposits and other financial liabilities in accrued value to entities other than credit institutions	36 090 662	32 186 908	28 598 154	28 164 614	28 278 191
23 Ether financial liabilities in accrued value not broken up by sectors	379 261	494 673	299 147	164 011	223 982
24 Issued debt securities in accrued value	1 203 993	1 193 029	1 183 720	1 172 597	1 165 782
25 Subordinated liabilities in accrued value	624 088	648 961	616 543	633 975	670 078
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	4 439	7 058	863	1 978	3 544
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	4 439	7 058	863	1 978	3 544
41 Tax liabilities	4 770	4 770	3 603	3 603	3 604
42 Tax due liabilities	0	0	0	0	0
43 Deferred tax liabilities	4 770	4 770	3 603	3 603	3 604
44 Other liabilities	116 194	68 086	136 946	204 366	423 877
45 Registered society capital payable on demand	XX		XX	XX	XX
46 Liabilities related to deleted groups for sale	0	0	0	0	0
47 Total owned capital	3 415 491	3 287 541	3 470 058	3 311 460	3 130 279
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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	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
51 Share premium	0	0	0	0	0
52 Other owned capital	0	0	0	0	0
53 Capital content of financial instruments	0	0	0	0	0
54 Other capital instruments	0	0	0	0	0
55 Funds on revaluation and other differences in valuation	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

GRANTED PROMISES, SECURITIES, RECEIVABLES FROM DERIVATIVES AND SIMILAR ITEMS

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
1 Sum of granted promises, securities and other off-balance receivables	21 560 837	18 710 496	21 903 291	20 773 992	20 329 653
2 Granted promises and securities	4 624 253	2 452 016	2 600 959	2 267 930	2 280 189
3 Granted promises	3 657 501	1 383 974	1 528 492	1 321 699	1 258 242
4 Granted securities and guarantees	966 752	1 068 042	1 072 468	946 231	1 021 947
5 Granted securities on credit derivatives	0	0	0	0	0
6 Other granted securities	966 752	1 068 042	1 072 468	946 231	1 021 947
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	49 910	48 587	45 439	48 455	54 401
10 Receivables on spot transaction	1 422 699	2 118 624	1 028 555	724 975	1 105 804
11 Receivables on fixed forward transaction	14 967 959	13 633 513	17 772 656	17 279 037	16 437 396
12 Receivables on option	64 465	26 207	25 416	23 330	21 597
13 Written-off debts	431 550	431 550	430 266	430 266	430 266
14 Values put for management	0		0	0	0
15 Values put in custody, administration and deposit	0		0	0	0

RECEIVED PROMISES, SECURITIES, LIABILITIES FROM DERIVATIVES AND SIMILAR ITEMS

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
1 Sum of received promises, securities and other off-balance liabilities	64 514 715	55 754 810	55 729 549	49 204 210	49 557 539
2 Received promises and securities	1 663 921	799 695	45 740	59 595	77 857
3 Received promises	740 627	0	0	0	0
4 Received securities and guarantees	607 600	483 043	25 165	30 248	27 380
5 Received securities on bills of exchange	0		0	0	0
6 Other received securities	607 600	483 043	25 165	30 248	27 380
7 Received securities on bills of exchange	315 693	316 652	20 575	29 346	50 477
8 Received securities on letter of credits	0	0	0	0	0
9 Received deposits	28 383 352	25 621 767	26 682 867	21 672 100	22 178 988
10 Liabilities on spot transactions	1 426 753	2 106 424	1 029 516	727 774	1 111 138
11 Liabilities on fixed forward transactions	14 939 660	13 826 380	17 671 577	16 963 468	16 388 126
12 Written-off debts	64 465	26 207	25 416	23 330	21 597
13 Values put for management	6 596 963	2 370 209	2 360 068	2 244 730	2 176 950
14 Values put in custody, administration and deposit	11 439 600	11 004 129	7 914 364	7 513 214	7 602 883

5.7. PROFIT & LOSS STATEMENT 31.3.2010
INCOMES, COSTS PROFITS AND LOSSES OF THE ENTITY

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
1 Profit on financial activities and on operations	308 982	1 141 595	752 740	437 357	204 839
2 Interest income	506 935	2 044 530	1 482 773	978 195	503 075
3 Interest on claims to central banks	26 657	72 389	49 758	30 993	15 176
4 Interest on financial assets for trading	4 080	20 158	16 725	12 418	6 835
5 Interest on financial assets in real value shown i Profit and Loss	19 431	7 595	3 014	463	
6 Interest on realizable financial assets	2 594	2 327	1 346	406	
7 Interest on credits and other claims	454 168	1 941 406	1 411 493	933 859	481 032
8 Interest on financial investments held to maturity					
9 Profit on securing credit derivatives					
10 Interest on other assets	5	655	438	56	31
11 Interest costs	-244 100	-1 014 348	-780 894	-545 964	-294 349
12 Interest for deposits, credits and other financial liabilities to central banks					
13 Interest for financial liabilities for trading					
14 Interest for financial liabilities in real value shown in Profit/Loss					
15 Interest for financial liabilities in value incurred	-244 100	-1 014 348	-780 894	-545 964	-294 349
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 dividend of subsidiary and controlled entities					
21 Income on dividends of financial assets in real value shown in P/L					
22 Income on dividend sof realizable financial assets					
23 Income on dividend sof subsidiary and controlled entities					
24 Income on fees and commissions	20 506	96 236	73 051	54 736	26 519
25 Fees and commissions on transactions with fin. instruments for clients	10 516	50 649	31 971	21 511	12 626
26 Fees and commissions on providing issues					
27 Fees and commissions on providing issues	10 516	50 649	31 971	21 511	12 626
28 Fees and commissions on consultation services					
29 Fees and commissions on clearing and settlement					
30 Fees and commissions on administration of values	4 958	14 374	10 917	5 899	
31 Fees and commissions on administration, custody and deposit of values	495	1 812	1 047	663	155
32 Fees and commissions on promises and securities	1 828	16 877	13 409	12 031	4 764
33 Fees and commissions on payment	1 291	6 136	4 841	3 466	1 703
34 Fees and commissions on on structured financing					
35 Fees and commissions on securitization					
36 Fees and commissions on other services	1 418	6 388	10 866	11 167	7 271
37 Costs of fees and commissions	-15 497	-62 643	-41 942	-28 234	-11 145
38 Fees and commissions for transactions with financial instruments	-685	-3 091	-2 090	-1 332	-597
39 Fees and commissions for administration of values					
40 Fees and commissions for administration, custody and deposit of values	-677	-2 073	-1 263	-700	-120
41 Fees and commissions for clearing and settlement					
42 Fees and commissions for securitization					
43 Fees and commissions for other services	-14 134	-57 479	-38 588	-26 202	-10 428
44 Realized P/L on financial assets and liabilities not shown in real value in P/L	0	102	0	0	0
45 Profit (loss) on realizable financial assets					
46 Profit (loss) on credits and other claims		102			
47 Profit (loss) on financial investments held to maturity					
48 Profit (loss) on financial liabilities in value incurred					
49 Profit (loss) on other liabilities					

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	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
50 Profit (loss) on financial assets and liabilities for trading	272 925	515 102	972 497	620 532	8 954
51 Profit (loss) on capital instruments and share derivatives	468	0	27	1	0
52 Profit (loss) on interest instruments (incl. interest derivatives)	3 662	6 783	2 048	-6 287	-11 559
53 Profit (loss) on currency instruments (incl. currency derivatives)	268 795	508 319	970 422	626 818	20 513
54 Profit (loss) on credit instruments (incl. credit derivatives)					
55 Profit (loss) on commodities and commodity derivatives	0	0	0	0	0
56 Profit (loss) on other instruments inc. hybrids					
57 Profit (loss) on financial assets and liabilities in real value shown i P/L	25 032	40 236			
58 Profit (loss) on securing accounting			206	82	31
59 Exchange rate differences	-244 811	-433 174	-926 634	-607 391	-20 613
60 Profit (loss) on clearing of assets other than held for sale		463	284	241	100
61 Other income on operations	3 648	16 315	11 414	8 488	2 106
62 Other costs of operations	-15 676	-61 225	-38 016	-43 329	-9 840
63 Administrative costs	-118 011	-520 910	-295 985	-192 755	-100 436
64 Cista of employees	-61 490	-239 884	-166 191	-111 366	-62 806
65 Payroll	-46 095	-186 208	-127 927	-85 458	-49 191
66 Social and health insurance	-14 958	-50 061	-35 532	-24 310	-12 734
67 Retirement and other expenses					
68 Cost of temporary employees					
69 Remunerations - own capital instruments					
70 Other cista of employees	-436	-3 615	-2 731	-1 598	-882
71 Other administrative costs	-56 521	-281 026	-129 794	-81 390	-37 630
72 Advertising costs	-19 128	-69 516	-11 661	-337	-272
73 Consultancy costs	-6 814	-46 129	-17 700	-15 130	-2 268
74 Information technology costs	-3 722	-18 584	-11 816	-8 103	-4 102
75 Outsourcing costs					
76 Rent	-10 098	-56 012	-41 521	-27 605	-13 383
77 Other administrative costs	-16 760	-90 785	-47 096	-30 214	-17 605
78 Depreciation	-10 155	-41 147	-30 781	-20 395	-10 320
79 Depreciation of land, buildings and equipment	-3 259	-12 837	-9 287	-5 883	-3 024
80 Depreciation of investments in real estates					
81 Depreciation of intangible assets	-6 896	-28 310	-21 494	-14 512	-7 297
82 Reserve creation	2 513	-1 129	5 034	3 956	2 488
83 Loss on depreciation	-23 977	-233 333	118 914	119 849	9 243
84 Loss on depreciation of financial assets not shown in real value in P/L	-23 838	-232 779	119 330	120 126	9 382
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	-23 838	-232 779	119 330	120 126	9 382
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 intities 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 point ventures					
98 Profit or loss on non-current assets and closed groups					
99 Profit or loss on continuing operations before taxes	159 333	345 076	549 922	348 012	105 814
100 Costs of income tax	-31 383	-102 921	-125 250	-81 939	-20 921
101 Profit or loss on continuing operations after taxes	127 950	242 155	424 672	266 073	84 893
102 Profit or loss on terminated operation after taxes					
103 Profit or loss after taxes	127 950	242 155	424 672	266 073	84 893

5.8 RECEIVABLES AND THEIR IMPROVEMENT

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

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

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

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

(in '000 CZK)		31.3.2009					
		Value prior to depreciation	Book value (net)	Adjustments to individual receivables	Adjustments to portfolio of receivables, separately without depreciation	Adjustments to portfolio of individual negligible receivables	Accumulated los sof evaluation usány real value
1	Receivables from financial activities, total	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 form 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 persóna than loan institutions	442 709	72 906	369 803			

5.9 FINANCIAL ASSET SORTED BY DEPRECIATION, SECTORT AND EVALUATION

(In '000 CZK)							31.3.2010
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value
3	Receivables without depreciation	37 816 911	0	XX	XX	37 816 911	0
9	Receivables with depreciation	2 970 300	0	765 694	0	2 204 606	0

(In '000 CZK)							31.12.2009
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value
3	Receivables without depreciation	35 073 761	0	0	0	35 073 761	0
9	Receivables with depreciation	2 057 478	0	752 689	0	1 304 789	0

(In '000 CZK)							30.9.2009
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value
3	Receivables without depreciation	34 824 403	0	0	0	34 824 403	0
9	Receivables with depreciation	949 541	0	488 216	0	461 324	0

(In '000 CZK)							30.6.2009
		Value prior to depreciation	Adjustments	Accumulated loss of evaluation using real value			Book value (net)
		Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value	Financial assets evaluated by accrued value or acquisition price	Financial asset evaluated usány real value
3	Receivables without depreciation	33 531 758	0	0	0	33 531 758	0
9	Receivables with depreciation	1 761 241	0	493 218	0	1 268 023	0

(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	32 383 711	0	0	0	32 383 711	0
9	Receivables with depreciation	3 257 308	0	649 158	0	2 608 150	0

5.10. INFORMATION REGARDING RESTRUCTURED RECEIVABLES

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Receivables evaluated using the accrued value	0	0	0	0	0
Receivables evaluated using the real value	0	0	0	0	0

5.11. DERIVATIVES
DERIVATIVES TO TRADING - ASSETS

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Real value	71 588	28 813	108 111	349 159	235 542
Nominal value	15 032 424	13 859 719	17 798 072	17 302 367	16 458 994

DERIVATIVES TO TRADING - LIABILITIES

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Real value	41 224	211 631	16 131	41 927	196 718
Nominal value	15 004 126	13 852 587	17 696 993	16 986 798	16 409 723

SECURITY DERIVATIVES - ASSETS

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Real value	0	0	0	0	0
Nominal value	0	0	0	0	0

SECURITY DERIVATIVES - LIABILITIES

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Real value	0	0	0	0	0
Nominal value	0	0	0	0	0

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

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Tier 1	3 226 210	2 977 501	2 972 387	2 971 456	2 964 554
Tier 2	616 151	640 850	609 370	626 926	663 007
Tier 3 used	-	-	-	-	-
Items subtractable from the sum of Tier1 and Tier2	-	-	-	-	-
Total capital	3 842 361	3 618 351	3 581 757	3 598 382	3 627 560

2. RATIOS

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
Capital adequacy	13,28%	11,81 %	12,04%	11,34%	11,32%
Return on average assets (ROAA)	1,21%	0,64 %	1,52%	1,42%	0,90%
Return on average equity (ROAE)	16,83%	8,31 %	19,56%	18,59%	12,22%
Assets per employee ('000)	157 861	146 656	141 123	144 030	139 004
Operating cista per employee ('000)	1 710	1 958	1 541	1 523	1 539
Net profit per employee ('000)	1 854	910	2 212	2 103	1 301

CAPITAL AND CAPITAL ADEQUACY

(In '000 CZK)	31.3.2010	31.12.2009	30.9.2009	30.6.2009	31.3.2009
1 Total Capital Requirements	2 314 432	2 450 451	2 379 580	2 539 358	2 564 146
2 Cap. req. for credit risk total	2 132 442	2 278 606	2 227 818	2 386 205	2 412 673
3 Cap. req. for credit risk under SA total	2 132 442	2 278 606	2 227 818	2 386 205	2 412 673
4 Cap. req. for credit risk under SA for total exposure	2 132 442	2 278 606	2 227 818	2 386 205	2 412 673
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	66 960	31 061	29 393	46 821	43 204
11 Cap. req. under SA for corporate exposures	1 303 814	1 427 840	1 407 335	1 597 532	1 634 023
12 Cap. req. under SA for retail exposures	0	0	0	0	0
13 Cap. req. under SA for mortgage secured exposures	624 778	679 301	773 118	725 715	716 493
14 Cap. req. under SA for non-performing exposures	2 242	3 567	2 695	4 289	3 801
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	134 648	136 836	15 278	11 847	15 152
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	58 666	48 522	28 439	29 830	47 620
39 Cap. req. for market risk under SA total	58 666	48 522	28 439	29 830	47 620
40 Cap. req. under SA for interest rate risk	39 529	24 246	21 096	18 538	34 680
41 Cap. req. under SA for equity risk	6 701	1 382	1 246	927	844
42 Cap. req. under SA for currency risk	12 028	22 562	5 948	10 261	12 040
43 Cap. req. under SA for commodity risk	408	332	148	104	56
44 Cap. req. for market risk under the internal model approach					
45 Cap. req. for operating risk total	123 323	123 323	123 323	123 323	103 854
46 Cap. req. for operating risk under BIA	123 323	123 323	123 323	123 323	103 854
47 Cap. req. for operating risk under TSA					
48 Cap. req. for operating risk under ASA					
49 Cap. req. for operating risk under AMA	0	0	0	0	0
50 Cap. req. for trading book risk					
51 Cap. req. for other trading book instruments					
52 Transitional cap. req. - match up to Basel I					

5.13 RISK MANAGEMENT

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

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

In order to:

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

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

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

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

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

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

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

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

The Annual Report 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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