

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as of 30 September 2023

prepared in accordance with International Financial Reporting Standards as adopted by the European Union (in millions CZK)

	30 Sep 2023	31 Dec 2022	30 Sep 2022
ASSETS			
Cash and cash balances	6,645	7,086	7,554
Financial assets at fair value through profit or loss, of which:	41,324	53,235	57,124
Held for trading	41,167	52,695	56,607
Mandatorily at fair value	157	540	517
Financial assets at fair value through other comprehensive income	46,242	28,319	27,940
Financial assets at amortised cost, of which:	971,509	645,469	911,500
Loans and advances to banks	389,560	108,389	358,287
Loans and advances to customers	581,949	537,080	553,213
Positive fair value of hedging derivatives	16,867	21,431	22,336
Changes in fair value of the portfolio of hedged instruments	(2,473)	(3,164)	(3,188)
Equity investments	336	355	341
Property, equipment and right of use assets	6,949	6,443	6,462
Intangible assets	2,392	2,712	2,628
Tax receivables, of which:	2,658	3,036	3,212
Current income tax	2	10	39
Deferred tax	2,656	3,026	3,173
Non-current assets held for sale	-	-	-
Other assets	2,655	1,490	1,521
Total assets	1,095,104	766,412	1,037,430
LIABILITIES			
Financial liabilities at fair value through profit or loss, of which:	40,517	52,725	56,719
Held for trading	40,517	52,725	56,719
Financial liabilities at amortised cost, of which:	939,866	594,696	864,178
Deposits from banks	86,884	56,910	81,260
Deposits from customers	777,304	503,374	759,800
Debt securities issued	75,678	34,412	23,118
Negative fair value of hedging derivatives	31,720	39,799	40,854
Changes in fair value of the portfolio of hedged instruments	(10,334)	(12,656)	(13,697)
Tax liabilities, of which:	983	1,459	991
Current income tax	402	808	137
Deferred tax	581	651	854
Other liabilities	9,122	7,703	9,298
Provisions for risks and charges	1,289	1,264	1,161
Total liabilities	1,013,163	684,990	959,504
EQUITY			
Issued capital	8,755	8,755	8,755
Share premium	3,495	3,495	3,495
Reserve funds from revaluation	(7,829)	(9,029)	(10,080)
Retained earnings and reserve funds	69,253	69,073	68,922
Profit for the period	8,267	9,128	6,834
Total shareholder's equity	81,941	81,422	77,926
Total liabilities and shareholder's equity	1,095,104	766,412	1,037,430

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

for the Period Ended 30 September 2023

prepared in accordance with International Financial Reporting Standards as adopted by the European Union (in millions CZK)

	1 Jan - 30 Sep 2023	1 Jan - 30 Sep 2022
Interest income, of which:	26,624	17,528
- interest income calculated using the effective interest method	32,110	21,518
Interest expense	(15,107)	(6,470)
Net interest income	11,517	11,058
Fee and commission income	4,104	3,990
Fee and commission expenses	(1,429)	(1,105)
Net fee and commission income	2,675	2,885
Dividend income	7	7
Net income/(loss) from trading	2,051	1,663
Net income/(loss) from hedging against risk of changes in fair value	-	(2)
Net income/(loss) from the sale or repurchase of:	171	88
Financial assets at amortised cost	131	34
Financial assets at fair value through other comprehensive income	39	46
Financial liabilities	1	8
Net income/(loss) from financial assets/liabilities at fair value through profit or loss, of which:	88	(106)
Mandatorily at fair value	88	(106)
Operating income	16,509	15,593
Impairment losses on:	(5)	(1,001)
Financial assets at amortised cost	(7)	(1,001)
Financial assets at fair value through other comprehensive income	2	-
Administrative expenses	(5,826)	(5,664)
Net provisions for risks and charges:	(15)	192
Loan commitments and guarantees given	(73)	205
Other net provisions	58	(13)
Depreciation and impairment of property, equipment and right of use assets	(705)	(711)
Amortisation and impairment of intangible assets	(543)	(516)
Other operating income and expenses	540	524
Operating expenses	(6,549)	(6,175)
Net income/(loss) on property and investment property measured at fair value	-	-
Profit/loss from equity investments	38	40
Profit/(loss) from the sale of non-financial assets	(1)	(4)
Profit before income tax	9,992	8,453
Income tax	(1,725)	(1,619)
Profit after tax	8,267	6,834
Net profit attributable to the Group's shareholders	8,267	6,834
Items that cannot be subsequently reclassified to profit or loss		
Reserve from revaluation of Financial assets at fair value through other comprehensive income, of which:	0	(5)
Change in fair value	-	(6)
Revaluation reclassified to profit or loss	-	-
Deferred tax	-	1
Reserve from revaluation of property used in business measured at fair value, of which:	5	7
Change in fair value	13	17
Transfer of the revaluation reserve into the retained earnings	(7)	(8)
Deferred tax	(1)	(2)
Items that can be subsequently reclassified to profit or loss		
Reserve from revaluation of hedging instruments in cash flow hedges, of which:	1,125	(3,435)
Change in fair value	1,381	(4,268)
Revaluation reclassified to profit or loss	-	-
Deferred tax	(256)	833
Reserve from revaluation of financial assets at fair value through other comprehensive income, of which:	(89)	(566)
Change in fair value	(115)	(631)
Revaluation reclassified to profit or loss	6	(68)
Deferred tax	20	133
Foreign exchange rate gains from the consolidation of a foreign branch	121	(87)
Other comprehensive income, net of tax	1,162	(4,086)
Other comprehensive income, net of tax, attributable to the Group's shareholders	1,162	(4,086)
Total comprehensive income, net of tax	9,429	2,748
Total comprehensive income, net of tax, attributable to the Group's shareholders	9,429	2,748