

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as of 30 September 2025

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

	30 Sep 2025	31 Dec 2024	30 Sep 2024
ASSETS			
Cash and cash balances	20 768	10 113	20 711
Financial assets at fair value through profit or loss, of which:	20 742	25 530	25 419
Held for trading	20 642	25 427	25 334
Mandatorily at fair value	100	103	85
Financial assets at fair value through other comprehensive income	69 562	55 369	56 021
Financial assets at amortised cost, of which:	1 005 542	860 003	886 705
Loans and advances to banks	334 104	230 665	258 388
Loans and advances to customers	671 438	629 338	628 317
Positive fair value of hedging derivatives	8 650	10 836	11 377
Changes in fair value of the portfolio of hedged instruments	1 146	1 879	2 813
Equity investments	336	341	333
Property, equipment and right of use assets	7 409	7 426	7 426
Intangible assets	2 055	2 402	2 334
Tax receivables, of which:	1 866	2 119	1 855
Current income tax	162	4	145
Deferred tax	1 704	2 115	1 710
Non-current assets held for sale	41	-	-
Other assets	2 664	3 270	2 518
Total assets	1 140 781	979 288	1 017 512
LIABILITIES			
Financial liabilities at fair value through profit or loss, of which:	19 675	23 840	24 464
Held for trading	19 675	23 840	24 464
Financial liabilities at amortised cost, of which:	1 011 882	843 090	871 295
Deposits from banks	77 834	26 847	42 025
Deposits from customers	805 687	702 475	717 614
Debt securities issued	128 361	113 768	111 656
Negative fair value of hedging derivatives	19 036	23 695	25 116
Changes in fair value of the portfolio of hedged instruments	(4 564)	(4 632)	(4 049)
Tax liabilities, of which:	745	689	625
Current income tax	259	111	88
Deferred tax	486	578	537
Other liabilities	11 651	8 151	12 761
Provisions for risks and charges	919	1 173	924
Total liabilities	1 059 344	896 006	931 136
EQUITY			
Issued capital	8 755	8 755	8 755
Share premium	3 495	3 495	3 495
Reserve funds from revaluation	(4 103)	(4 166)	(3 822)
Retained earnings and reserve funds	64 666	64 498	69 505
Profit for the period	8 624	10 700	8 443
Total shareholder's equity	81 437	83 282	86 376
Total liabilities and shareholder's equity	1 140 781	979 288	1 017 512

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

for the Period Ended 30 September 2025

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	1 Jan - 30 Sep 2025	1 Jan - 30 Sep 2024
Interest income, of which:	24 020	27 634
- interest income calculated using the effective interest method	27 423	31 772
Interest expense	(12 209)	(15 908)
Net interest income	11 811	11 726
Fee and commission income	5 536	4 799
Fee and commission expenses	(1 601)	(1 603)
Net fee and commission income	3 935	3 196
Dividend income	25	4
Net income/(loss) from trading	1 875	2 065
Net income/(loss) from hedging against risk of changes in fair value	-	(1)
Net income/(loss) from the sale or repurchase of:	112	64
Financial assets at amortised cost	61	62
Financial assets at fair value through other comprehensive income	49	1
Financial liabilities	2	1
Net income/(loss) from financial assets/liabilities at fair value through profit or loss, of which:	(4)	21
Mandatorily at fair value	(4)	21
Other operating income	1 179	1 136
Operating income	18 933	18 211
Impairment losses on:	(550)	(252)
Financial assets at amortised cost	(551)	(252)
Financial assets at fair value through other comprehensive income	1	-
Administrative expenses	(5 969)	(6 070)
Net provisions for risks and charges:	152	501
Loan commitments and guarantees given	130	537
Other net provisions	22	(36)
Depreciation and impairment of property, equipment and right of use assets	(730)	(729)
Amortisation and impairment of intangible assets	(584)	(547)
Other operating expenses	(425)	(497)
Operating expenses	(7 556)	(7 342)
Net income/(loss) on property and investment property measured at fair value	1	(7)
Profit/loss from equity investments	31	28
Profit/(loss) from the sale of non-financial assets	(24)	-
Profit before income tax	10 835	10 638
Income tax	(2 211)	(2 195)
Profit after tax	8 624	8 443
Net profit attributable to the Group's shareholders	8 624	8 443
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:	1	(1)
Change in fair value	1	(1)
Revaluation reclassified to profit or loss	-	-
Deferred tax	-	-
Reserve from revaluation of property used in business measured at fair value, of which:	(3)	13
Change in fair value	2	21
Transfer of the revaluation reserve into the retained earnings	(6)	(5)
Deferred tax	1	(3)
Items that can be subsequently reclassified to profit or loss		
Reserve from revaluation of hedging instruments in cash flow hedges, of which:	257	1 467
Change in fair value	1 141	2 478
Revaluation reclassified to profit or loss	(542)	(683)
Deferred tax	(171)	(328)
Other changes without impact on Other comprehensive income	(171)	-
Reserve from cost of hedging, of which:	68	n/a
Change in fair value	(85)	n/a
Deferred tax	(18)	n/a
Other changes without impact on Other comprehensive income	171	n/a
Reserve from revaluation of financial assets at fair value through other comprehensive income, of which:	181	(85)
Change in fair value	274	(90)
Revaluation reclassified to profit or loss	(43)	(18)
Deferred tax	(50)	23
Foreign exchange rate gains from the consolidation of a foreign branch	(403)	210
Other comprehensive income, net of tax	101	1 604
Other comprehensive income, net of tax, attributable to the Group's shareholders	101	1 604
Total comprehensive income, net of tax	8 725	10 047
Total comprehensive income, net of tax, attributable to the Group's shareholders	8 725	10 047