

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
as of 31 March 2026

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

	31 Mar 2026	31 Dec 2025	31 Mar 2025
ASSETS			
Cash and cash balances	17 451	13 871	14 183
Financial assets at fair value through profit or loss, of which:	21 971	19 649	22 720
Held for trading	21 943	19 614	22 615
Mandatorily at fair value	28	35	105
Financial assets at fair value through other comprehensive income	72 905	71 583	61 841
Financial assets at amortised cost, of which:	935 043	859 466	919 187
Loans and advances to banks	236 449	181 796	271 800
Loans and advances to customers	698 594	677 670	647 387
Positive fair value of hedging derivatives	7 825	8 011	8 517
Changes in fair value of the portfolio of hedged instruments	(586)	1 107	1 897
Equity investments	354	347	347
Property, equipment and right of use assets	7 978	7 642	7 341
Intangible assets	1 808	2 002	2 328
Tax receivables, of which:	1 983	1 910	1 921
Current income tax	194	149	100
Deferred tax	1 789	1 761	1 821
Non-current assets held for sale	41	41	-
Other assets	2 544	2 411	3 790
Total assets	1 069 317	988 040	1 044 072
LIABILITIES			
Financial liabilities at fair value through profit or loss, of which:	19 900	18 790	22 041
Held for trading	19 900	18 790	22 041
Financial liabilities at amortised cost, of which:	941 138	865 881	903 141
Deposits from banks	61 799	33 683	51 966
Deposits from customers	743 615	700 970	732 308
Debt securities issued	135 724	131 228	118 867
Negative fair value of hedging derivatives	17 304	18 074	21 447
Changes in fair value of the portfolio of hedged instruments	(5 810)	(4 465)	(4 479)
Tax liabilities, of which:	842	824	635
Current income tax	333	285	117
Deferred tax	509	539	518
Other liabilities	23 600	8 186	24 854
Provisions for risks and charges	1 158	911	956
Total liabilities	998 132	908 201	968 595
EQUITY			
Issued capital	8 755	8 755	8 755
Share premium	3 495	3 495	3 495
Reserve funds from revaluation	(4 016)	(3 994)	(4 214)
Retained earnings and reserve funds	59 983	59 696	64 697
Profit for the period	2 968	11 887	2 744
Total shareholder's equity	71 185	79 839	75 477
Total liabilities and shareholder's equity	1 069 317	988 040	1 044 072

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

for the Period Ended 31 March 2026

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	1 Jan - 31 Mar 2026	1 Jan - 31 Mar 2025
Interest income, of which:	8 208	7 877
- interest income calculated using the effective interest method	9 280	8 997
Interest expense	(4 033)	(3 986)
Net interest income	4 175	3 891
Fee and commission income	1 881	1 846
Fee and commission expenses	(454)	(477)
Net fee and commission income	1 427	1 369
Dividend income	3	-
Net income/(loss) from trading	434	664
Net income/(loss) from the sale or repurchase of:	7	14
Financial assets at amortised cost	2	7
Financial assets at fair value through other comprehensive income	5	6
Financial liabilities	-	1
Net income/(loss) from financial assets/liabilities at fair value through profit or loss, of which:	(7)	2
Mandatorily at fair value	(7)	2
Other operating income	377	414
Operating income	6 416	6 354
Impairment losses on:	179	(355)
Financial assets at amortised cost	179	(355)
Administrative expenses	(2 098)	(2 166)
Net provisions for risks and charges:	(252)	194
Loan commitments and guarantees given	(251)	175
Other net provisions	(1)	19
Depreciation and impairment of property, equipment and right of use assets	(258)	(273)
Amortisation and impairment of intangible assets	(195)	(195)
Other operating expenses	(161)	(102)
Operating expenses	(2 964)	(2 542)
Profit/loss from equity investments	12	5
Profit/(loss) from the sale of non-financial assets	(1)	-
Profit before income tax	3 642	3 462
Income tax	(674)	(718)
Profit after tax	2 968	2 744
Net profit attributable to the Group's shareholders	2 968	2 744
Items that cannot be subsequently reclassified to profit or loss		
Reserve from revaluation of property used in business measured at fair value, of which:	-	(3)
Change in fair value	2	(2)
Transfer of the revaluation reserve into the retained earnings	(2)	(2)
Deferred tax	-	1
Items that can be subsequently reclassified to profit or loss		
Reserve from revaluation of hedging instruments in cash flow hedges, of which:	(362)	128
Change in fair value	(335)	515
Revaluation reclassified to profit or loss	(126)	(248)
Deferred tax	99	(139)
Reserve from cost of hedging, of which:	(58)	-
Change in fair value	(74)	-
Deferred tax	16	-
Reserve from revaluation of financial assets at fair value through other comprehensive income, of which:	228	(51)
Change in fair value	321	(65)
Revaluation reclassified to profit or loss	(30)	-
Deferred tax	(63)	14
Foreign exchange rate gains from the consolidation of a foreign branch	123	(109)
Other comprehensive income, net of tax	(69)	(35)
Other comprehensive income, net of tax, attributable to the Group's shareholders	(69)	(35)
Total comprehensive income, net of tax	2 899	2 709
Total comprehensive income, net of tax, attributable to the Group's shareholders	2 899	2 709