

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION OF UNICREDIT BANK CZECH REPUBLIC AND SLOVAKIA A.S.

as of 30 September 2022

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

	30 Sep 2022	31 Dec 2021	30 Sep 2021
ASSETS			
Cash and cash balances	7 554	5 772	4 025
Financial assets at fair value through profit or loss, of which:	57 124	35 190	24 638
Held for trading	56 607	34 646	24 071
Mandatorily at fair value	517	544	567
Financial assets at fair value through other comprehensive income	27 940	21 802	22 795
Financial assets at amortised cost, of which:	911 500	605 192	808 754
Loans and advances to banks	358 287	121 843	320 518
Loans and advances to customers	553 213	483 349	488 236
Positive fair value of hedging derivatives	22 336	12 341	6 872
Changes in fair value of the portfolio of hedged instruments	(3 188)	-366	-109
Equity investments	341	365	344
Property, equipment and right of use assets	6 462	6 511	6 727
Intangible assets	2 628	2 876	2 747
Tax receivables, of which:	3 212	2 553	2 755
Current income tax	39	349	1 058
Deferred tax	3 173	2 204	1 697
Non-current assets held for sale	-	8	25
Other assets	1 521	1 220	3 866
Total assets	1 037 430	693 464	883 439
LIABILITIES			
Financial liabilities at fair value through profit or loss, of which:	56 719	35 135	24 292
Held for trading	56 719	35 135	24 292
Financial liabilities at amortised cost, of which:	864 178	550 898	746 375
Deposits from banks	81 260	56 874	134 501
Deposits from customers	759 800	470 158	602 812
Debt securities issued	23 118	23 866	9 062
Negative fair value of hedging derivatives	40 854	21 755	12 145
Changes in fair value of the portfolio of hedged instruments	(13 697)	(5 395)	(2 407)
Tax liabilities, of which:	991	998	977
Current income tax	137	260	220
Deferred tax	854	738	757
Other liabilities	9 298	6 827	14 269
Provisions for risks and charges	1 161	1 365	1 175
Total liabilities	959 504	611 583	796 826
EQUITY			
Issued capital	8 755	8 755	8 755
Share premium	3 495	3 495	3 495
Reserve funds from revaluation	(10 080)	(5 994)	(3 416)
Retained earnings and reserve funds	68 922	68 644	72 013
Profit for the period	6 834	6 981	5 766
Total shareholder's equity	77 926	81 881	86 613
Total liabilities and shareholder's equity	1 037 430	693 464	883 439

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME OF UNICREDIT BANK CZECH REPUBLIC AND SLOVAKIA A.S.

for the Period Ended 30 September 2022

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

	1 Jan - 30 Sep 2022	1 Jan - 30 Sep 2021
Interest income, of which:	17 528	10 919
- interest income calculated using the effective interest method	21 518	8 661
Interest expense	(6 470)	(1 610)
Net interest income	11 058	9 309
Fee and commission income	3 990	3 629
Fee and commission expenses	(1 105)	(968)
Net fee and commission income	2 885	2 661
Dividend income	7	4
Net income/(loss) from trading	1 663	1 764
Net income/(loss) from hedging against risk of changes in fair value	(2)	(1)
Net income/(loss) from the sale or repurchase of:	88	255
Financial assets at amortised cost	34	177
Financial assets at fair value through other comprehensive income	46	94
Financial liabilities	8	(16)
Net income/(loss) from financial assets/liabilities at fair value through profit or loss, of which:	(106)	9
Mandatorily at fair value	(106)	9
Operating income	15 593	14 001
Impairment losses on:	(1 001)	(883)
Financial assets at amortised cost	(1 001)	(883)
Administrative expenses	(5 664)	(5 484)
Net provisions for risks and charges:	192	264
Loan commitments and guarantees given	205	268
Other net provisions	(13)	(4)
Depreciation and impairment of property, equipment and right of use assets	(711)	(742)
Amortisation and impairment of intangible assets	(516)	(426)
Other operating income and expenses	524	507
Operating expenses	(6 175)	(5 881)
Net income/(loss) on property and investment property measured at fair value	-	1
Profit/loss from equity investments	40	40
Profit/(loss) from the sale of non-financial assets	(4)	10
Profit before income tax	8 453	7 288
Income tax	(1 619)	(1 522)
Profit after tax	6 834	5 766
Net profit attributable to the Group's shareholders	6 834	5 766
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:	(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:	7	(19)
Change in fair value	17	(10)
Transfer of the revaluation reserve into the retained earnings	(8)	(14)
Deferred tax	(2)	5
Items that can be subsequently reclassified to profit or loss		
Reserve from revaluation of hedging instruments in cash flow hedges, of which:	(3 435)	(4 350)
Change in fair value	(4 268)	(5 377)
Revaluation reclassified to profit or loss	-	-
Deferred tax	833	1 027
Reserve from revaluation of financial assets at fair value through other comprehensive income, of which:	(566)	63
Change in fair value	(631)	115
Revaluation reclassified to profit or loss	(68)	(37)
Deferred tax	133	(15)
Foreign exchange rate gains from the consolidation of a foreign branch	(87)	(414)
Other comprehensive income, net of tax	(4 086)	(4 720)
Other comprehensive income, net of tax, attributable to the Group's shareholders	(4 086)	(4 720)
Total comprehensive income, net of tax	2 748	1 046
Total comprehensive income, net of tax, attributable to the Group's shareholders	2 748	1 046