2026
HALF-YEAR FINANCIAL REPORT

UniCredit Bank Czech Republic and Slovakia, a.s.

Issued on 14 August 2026

UniCredit Bank Czech Republic and Slovakia, a.s. (the "Bank"), as an issuer of listed securities, submits to the public this Half-Year Financial Report prepared in accordance with Section 119 of Act No. 256/2004 Coll. On Capital Market Undertakings as amended in the Czech Republic.

BASIC DATA

Business name: UniCredit Bank Czech Republic and Slovakia, a.s.

Registered office: Želetavská 1525/1, 140 92 Prague 4, Czech Republic

Company ID No.: 64948242

Companies register: recorded in the Companies Register maintained by the Municipal Court in Prague, Section B, file 3608

Tax ID No.: CZ64948242

Date of incorporation: 1 January 1996, for an indefinite period

Legal form: joint-stock company

Share capital: CZK 8,755 million

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UniCredit Bank Czech Republic and Slovakia, a.s, is a joint-stock company incorporated according to Czech law and in carrying out its activities in the Czech market, the Bank is governed by Czech legal regulations, in particular the Banking Act, the Civil Code, the Act on Business Corporations and regulations governing operations in the banking and capital markets.

In the Slovak market, where the Bank has operated since 1 December 2013 through its organisational unit, the Bank is also governed by applicable Slovak legal regulations.

PUBLISHING OF THE HALF-YEAR FINANCIAL REPORT

- **https://www.unicreditbank.cz/cs/o-bance/vysledky/vyrocni-zpravy.html**
- **https://www.unicreditbank.sk/sk/o-banke/investori/vyrocne-spravy.html**

Date of publishing: 14 August 2026

SCOPE OF BUSINESS ACTIVITIES

The Bank is a universal bank providing services of retail, commercial and investment banking services in Czech crowns and foreign currencies for domestic and foreign clients, mainly in the Czech Republic and also in other states of the European Union.

The Bank's principal activities include:

- Receiving deposits from the public;
- Providing loans;
- Investing in securities on its own behalf;
- Operating a system of payments and clearing;
- Issuing and administration of payment products;
- Providing guarantees;
- Opening letters of credit;
- Administering cash collection;
- Trading on its own behalf or on behalf of clients:
  - In foreign-exchange currency products;
  - In forward and option contracts, including foreign currency and interest rate contracts; and
  - With transferable securities;
- Participating in share subscriptions and providing related services;
- Issuing mortgage bonds;
- Conducting financial brokerage;
- Managing securities, including portfolio management, on behalf of clients;
- Providing depository services and administration of securities;
- Providing depository services for investment funds;
- Conducting foreign currency exchange activities;
- Providing banking information;
- Renting safe-deposit boxes; and
- Conducting activities directly connected with the activities stated above.

Through its subsidiaries and an associate, the Bank additionally provides the following types of services:

- Lease and instalment sale of machinery and equipment;
- Lease to own (lease purchase);
- Lease of cars and instalment sale of cars;
- Consumer and commercial loans granted for the purchase of cars, machinery and equipment;
- Mediation of services and sales;
- Mediation of insurance policies conclusion;
- Purchase, sale and lease of real estate;
- Real estate activities;
- Real estate administration and maintenance; and
- Operational financing by way of factoring local and foreign receivables.

The Half-Year Financial Report has not been audited.

DISCLAIMER: The English version of the Half-Year Financial Report is a translation of the Czech original and is for information purposes only. In case of a discrepancy, the Czech original will prevail.

CONTENT

1. Commentary on the UniCredit Bank Czech Republic and Slovakia Group financial results

As at 30 June 2026, UniCredit Bank Czech Republic and Slovakia Group (the "Group") reported a net profit of CZK 6,339 million, representing an increase of 8.30% compared with net profit of CZK 5,853 million reported as at 30 June 2025.

The improvement in profitability was mainly attributable to higher operating revenues and lower impairment losses on financial assets. The Group also took measures in response to the geopolitical and economic developments.

Statement of Comprehensive Income

Net interest income increased by 6.93% compared with the first half of 2025 to CZK 8,473 million (CZK 7,924 million as at 30 June 2025). This increase was driven by a higher volume of loans provided to customers.

Net fee and commission income amounted to CZK 2,530 million (as at 30 June 2025: CZK 2,633 million), representing a slight decrease of 3.91% across both the Corporate and Retail segments.

Net profit from the sale or repurchase of financial instruments increased by 103.13% to CZK 130 million (from CZK 64 million as at 30 June 2025).

Net trading income decreased by 19.16% to CZK 1,055 million from CZK 1,305 million as at 30 June 2025.

Operating income amounted to CZK 12,949 million compared with CZK 12,735 million as at 30 June 2025, representing an increase of 1.68%.

Administrative expenses totalled CZK 4,079 million (30 June 2025: CZK 4,033 million), representing a slight increase of 1.14%.

Impairment losses on financial assets at amortised cost decreased by 81.97% year-on-year, from CZK 294 million as at 30 June 2025 to CZK 53 million as at 30 June 2026, in line with the calculation of expected credit losses under IFRS 9 reflecting the update of macroeconomic scenarios. Provisions for loan commitments and financial guarantees were recalculated in accordance with IFRS 9, and the amount of the release of these provisions decreased by 7.42% year-on-year, from CZK 41 million as at 30 June 2025 to CZK 38 million as at 30 June 2026.

Statement of Financial Position

Assets

The Group's total assets amounted to CZK 1,100.2 billion as at 30 June 2026, representing an increase of 11.35% compared with 31 December 2025, when the balance sheet total was 988.0 billion.

Financial assets at fair value through profit or loss decreased by 6.69% from CZK 19.6 billion as at 31 December 2025 to CZK 18.3 billion as at 30 June 2026.

Financial assets at fair value through other comprehensive income increased by 4.79% to CZK 75.0 billion (31 December 2025: CZK 71.6 billion).

Loans and advances to customers increased by 6.29% to CZK 720.3 billion compared with CZK 677.7 billion as at 31 December 2025, primarily driven by growth in the corporate segment.

The growth of the loan portfolio continued to be concentrated in the Retail segment (mainly due to growth in mortgage lending) and in the Small and Medium-sized Enterprise (SME) segment.

Loans and advances to banks increased by 38.42% compared with 31 December 2025, reaching CZK 251.6 billion as at 30 June 2026 (31 December 2025: CZK 181.8 billion), mainly due to an increase in receivables arising from reverse repurchase agreements (reverse repos).

The carrying amount of tangible assets and right-of-use assets was CZK 8,377 million as at 30 June 2026, representing an increase of 9.62% compared with CZK 7,642 million as at 31 December 2025.

The carrying amount of intangible assets decreased by 16.83% from CZK 2,002 million as at 31 December 2025 to CZK 1,665 million as at 30 June 2026.

Liabilities

Liabilities to banks increased by 110.69%, from CZK 33.7 billion as at 31 December 2025 to CZK 71.0 billion as at 30 June 2026. The increase was mainly attributable to higher liabilities arising from repurchase agreements (repos).

Liabilities to customers increased by 8.90% compared with 31 December 2025 to CZK 763.3 billion (31 December 2025: CZK 701.0 billion). The increase was primarily driven by higher liabilities arising from repurchase agreements.

Debt securities issued increased by 2.63% to CZK 134.7 billion (31 December 2025: CZK 131.3 billion).

Current account deposits and term deposits increased slightly by 2.29% year-on-year. The Group continues to maintain a prudent approach to liquidity management, both in terms of short-term liquidity and structural liquidity.

Equity

The Group's equity amounted to CZK 75.2 billion as at 30 June 2026, representing a decrease of CZK 4.7 billion compared with 31 December 2025. The decrease was primarily attributable to the transfer of the 2025 profit to liabilities due to the sole shareholder, UniCredit S.p.A.

2. Summary of development and expected development in 2026

The Group achieved a year-on-year increase in profit for the first half of 2026, primarily driven by growth in operating income and continued very low credit risk costs. Total income increased year on year, mainly due to higher net interest income, benefiting from the ongoing growth in business volumes. The Group expects to outperform its 2025 financial results for the full year 2026, supported primarily by increasing volumes of customer loans and deposits, as well as a favourable interest rate environment.

Customer loan volumes increased compared with year-end levels, mainly in the corporate banking segment. The growth was also significantly supported by the performance of the retail banking business. On the deposit side, volumes increased in the corporate banking segment, while retail banking deposits recorded a slight decline.

Operating expenses in the first half of 2026 remained broadly stable year on year. Higher expenditures related to technology development and digitalisation initiatives were partially offset by the continued focus on efficient cost management, including personnel expenses, and by ongoing efforts to reduce headcount. Supported by the expected growth in operating income, the Group anticipates an improvement in its cost-to-income ratio for the full year 2026.

From a risk perspective, the Group expects a higher positive effect year-on-year from the net release of provisions, thanks to the high quality of the loan portfolio, while maintaining a high level of capital adequacy ratios traditionally well above regulatory requirements.

Marco Iannaccone was appointed Chairman of the Board of Directors and Chief Executive Officer of the Group's parent company, UniCredit Bank Czech Republic and Slovakia, a.s. He assumed his new position on 1 April 2026. The regulator was duly informed of all changes.

The Group's parent company, UniCredit Bank Czech Republic and Slovakia, a.s., successfully placed mortgage covered bonds ("MCBs") in the nominal amount of EUR 750 million under its EUR 10 billion mortgage covered bond programme. The bonds, rated Aa1 by Moody's, have a five-year maturity with an option to extend by up to one year (soft bullet structure). As with previous issuances, these mortgage covered bonds were issued as European Premium Covered Bonds and comply with the ECBC Covered Bond Label standards, confirming their eligibility under the CRR and LCR frameworks. Through this transaction, the Bank successfully returned to the European covered bond market, once again demonstrating its commitment to being a regular issuer of this type of instrument. This represents the sixth euro-denominated mortgage covered bond issuance since October 2022.

The Bank expanded its range of services for retail clients by introducing two new pillars: investment advisory services and financial planning. The objective is to provide clients with a comprehensive approach to managing their finances, support their long-term financial stability and assist them in achieving their personal and investment goals. The new services combine professional advice with a deeper understanding of clients' individual life circumstances. In this way, the Bank is responding to the growing need for greater financial awareness, effective future planning and informed decision-making, supported by experienced banking advisors. By combining both services, clients gain not only a comprehensive overview of their financial situation but also specific recommendations for effective future planning.

In the first half of 2026, the Group also completed several key transactions in the area of corporate banking.

The following changes to the Board of Directors occurred after 30 June 2026:

- Effective 1 August 2026, Jiří Flégl was appointed as a member of the Board of Directors and Chief Client Solutions Officer.
- Effective 1 August 2026, Štěpán Šiška was appointed as a member of the Board of Directors and Head of the Corporate Banking Network.

3. Condensed Interim Consolidated Financial Statements as of 30 June 2026

Interim Consolidated Statement of Comprehensive Income for the period ended 30 June 2026

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

	Note	1.1 - 30.06.2026 MCZK	1.1 - 30.06.2025 MCZK
Interest income, of which:		16,592	15,938
Interest income calculated using the effective interest method		18,786	18,196
Interest expense		(8,119)	(8,014)
Net interest income		**8,473**	**7,924**
Fee and commission income		3,602	3,711
Fee and commission expenses		(1,072)	(1,078)
Net fee and commission income		**2,530**	**2,633**
Dividend income		3	21
Net income/(loss) from trading		1,055	1,305
Net income/(loss) from hedging against risk of changes in fair value		(1)	-
Net income/(loss) from the sale or repurchase of:		130	64
Financial assets at amortised cost		108	22
Financial assets at fair value through other comprehensive income		21	41
Financial liabilities		1	1
Net income/(loss) from financial assets/liabilities at fair value through profit or loss, of which:		(4)	(8)
Mandatorily at fair value		(4)	(8)
Other operating income		763	796
Operating Income		**12,949**	**12,735**
Impairment losses on:		(53)	(293)
Financial assets at amortised cost		(53)	(294)
Financial assets at fair value through other comprehensive income		-	1
Administrative expenses		(4,079)	(4,033)
Net provisions for risks and charges:		39	59
Loan commitments and financial guarantees given		38	41
Other net provisions		1	18
Depreciation and impairment of property, equipment and right of use assets		(517)	(486)
Amortisation and impairment of intangible assets		(342)	(398)
Other operating expenses		(239)	(278)
Operating expenses		**(5,138)**	**(5,136)**
Net income/(loss) on property measured at fair value		1	1
Share of profit of equity-accounted investees, net of tax		26	21
Profit/(loss) from the sale of non-financial assets		(1)	-
Profit before income tax		**7,784**	**7,328**
Income tax		(1,445)	(1,475)
Profit after tax		**6,339**	**5,853**
Net profit attributable to the Group‘s shareholder		**6,339**	**5,853**

	Note	1.1 - 30.06.2026 MCZK	1.1 - 30.06.2025 MCZK
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
Reserve from revaluation of property used in business measured at fair value, of which:		**(12)**	**1**
Change in fair value		(12)	5
Transfers to other net equity items		(4)	(4)
Deferred tax		4	-
Items that can be subsequently reclassified to profit or loss			
Reserve from revaluation of hedging instruments in cash flow hedges, of which:		**78**	**401**
Change in fair value		343	1,034
Revaluation reclassified to profit or loss		(247)	(422)
Deferred tax		(18)	(211)
Reserve from revaluation of costs of hedging, of which:		**(6)**	**-**
Change in fair value		(8)	-
Deferred tax		2	-
Reserve from revaluation of financial assets at fair value through other comprehensive income, of which:		**500**	**130**
Change in fair value		593	191
Revaluation reclassified to profit or loss		45	(25)
Deferred tax		(138)	(36)
Foreign exchange rate differences from the consolidation of a foreign branch		**4**	**(204)**
Other comprehensive income, net of tax		**565**	**329**
Other comprehensive income, net of tax, attributable to the Group's shareholder		**565**	**329**
Total comprehensive income, net of tax		**6,904**	**6,182**
Total comprehensive income, net of tax, attributable to the Group's shareholder		**6,904**	**6,182**

Interim Consolidated Statement of Financial Position as of 30 June 2026
prepared in accordance with International Financial Reporting Standards as adopted by the European Union (in millions CZK)

	Note	30.06.2026 MCZK	31.12.2025 MCZK
Assets			
Cash and cash balances		13,659	13,871
Financial assets at fair value through profit or loss, of which:		18,335	19,649
Held for trading		18,304	19,614
Mandatorily at fair value		31	35
Financial assets at fair value through other comprehensive income, of which:		75,014	71,583
Provided as collateral		-	5,134
Financial assets at amortised cost, of which:		971,946	859,466
Loans and advances to banks		251,649	181,796
Loans and advances to customers, of which:		720,297	677,670
Provided as collateral		-	2,285
Positive fair value of hedging derivatives		6,212	8,011
Changes in fair value of the portfolio of hedged instruments		(63)	1,107
Equity-accounted investees		325	347
Property, equipment and right of use assets		8,377	7,642
Intangible assets		1,665	2,002
Tax receivables, of which:		1,767	1,910
Current income tax		268	149
Deferred tax		1,499	1,761
Non-current assets held for sale		53	41
Other assets		2,941	2,411
Total Assets		**1,100,231**	**988,040**
Liabilities			
Financial liabilities at fair value through profit or loss, of which:		16,933	18,790
Held for trading		16,933	18,790
Financial liabilities at amortised cost, of which:		968,988	865,881
Deposits from banks		70,968	33,683
Deposits from customers and Lease liabilities		763,342	700,970
Debt securities issued		134,678	131,228
Negative fair value of hedging derivatives		15,074	18,074
Changes in fair value of the portfolio of hedged instruments		(4,141)	(4,465)
Tax liabilities, of which:		837	825
Current income tax		333	285
Deferred tax		504	540
Other liabilities		26,519	8,185
Provisions for risks and charges		841	911
Total liabilities		**1,025,051**	**908,201**
Equity			
Issued capital		8,755	8,755
Share premium		3,495	3,495
Reserve funds from revaluation		(3,400)	(3,994)
Retained earnings and reserve funds		59,991	59,696
Profit for the period		6,339	11,887
Total shareholder's equity		**75,180**	**79,839**
Total liabilities and shareholder's equity		**1,100,231**	**988,040**

Interim Consolidated Statement of Changes in Equity for the period 1 January - 30 June 2026

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

			Reserve from revaluation of						Retained earnings and reserve funds				
MCZK	Issued capital	Share premium	hedging instruments	costs of hedging	financial assets at fair value through other compr. Income	property measured at fair value	exchange rate gains/(losses) of a foreign branch	FX differences from consolidation	Reserve fund and other capital funds	Special-purpose reserve fund	Retained earnings	Profit for the period	Equity
Balance as of 1 January 2025	**8,755**	**3,495**	**(3,602)**	**-**	**(262)**	**187**	**(369)**	**(120)**	**5,243**	**11,609**	**47,646**	**10,700**	**83,282**
Transactions with owners, contributions from and distributions to owners													
Allocation of the prior year profit	-	-	-	-	-	-	-	-	-	-	10,700	(10,700)	-
Dividend payment	-	-	-	-	-	-	-	-	-	-	(10,509)	-	(10,509)
Consolidation impact	-	-	-	-	-	-	(4)	(33)	-	-	(18)	-	(55)
Total comprehensive income for the current period													
Net profit for the current period	-	-	-	-	-	-	-	-	-	-	-	5,853	5,853
Other comprehensive	-	-	401	-	131	1	(204)	-	-	-	-	-	329
Balance as of 30 June 2025	**8,755**	**3,495**	**(3,201)**	**-**	**(131)**	**188**	**(577)**	**(153)**	**5,243**	**11,609**	**47,819**	**5,853**	**78,900**
Balance as of 1 January 2026	**8,755**	**3,495**	**(3,075)**	**100**	**(186)**	**184**	**(823)**	**(194)**	**5,217**	**11,609**	**42,870**	**11,887**	**79,839**
Transactions with owners, contributions from and distributions to owners													
Allocation of the prior year profit	-	-	-	-	-	-	-	-	-	-	11,887	(11,887)	-
Dividend payment	-	-	-	-	-	-	-	-	-	-	(11,569)	-	(11,569)
Consolidation impact	-	-	-	-	-	-	27	2	(26)	-	2	-	5
Total comprehensive income for the current period													
Net profit for the current period	-	-	-	-	-	-	-	-	-	-	-	6,339	6,339
Other comprehensive	-	-	78	(6)	501	(12)	4	-	-	-	-	-	565
Balance as of 30 June 2026	**8,755**	**3,495**	**(2,997)**	**94**	**315**	**172**	**(792)**	**(192)**	**5,191**	**11,609**	**43,190**	**6,339**	**75,180**

Interim Consolidated Statement of Cash Flows for the period 1 January - 30 June 2026

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

	Note	1.1 - 30.06.2026 MCZK	1.1 - 30.06.2025 MCZK
Profit after tax		**6,339**	**5,853**
Adjustments for non-monetary items:			
Impairment losses of:		53	293
Financial assets at amortised costs		53	294
Financial assets at fair value through other comprehensive income		-	(1)
Revaluation of financial instruments		(562)	992
Net provisions for risks and charges:		(39)	(59)
Loan commitments and financial guarantees given		(38)	(41)
Other net provisions		(1)	(18)
Depreciation and impairment of property, equipment and right of use assets		517	486
Amortisation and impairment of intangible assets		342	398
Net income/(loss) from the sale or repurchase of:		(21)	(41)
Financial assets at fair value through other comprehensive income		(21)	(41)
Profit/(loss) from equity investments		22	15
Profit/(loss) from the sale of non-financial assets		1	-
Taxes		1,445	1,475
Unrealised foreign currency gains/(losses)		31	(208)
Net interest income		(8,473)	(7,924)
Other non-monetary adjustments (FX revaluation, Accruals and Others)		(2,162)	(4,727)
Operating profit before changes in operating assets and liabilities		**(2,507)**	**(3,447)**
Financial assets at fair value through profit or loss, of which:		1,827	3,157
Held for trading		1,827	3,158
Mandatorily at fair value		-	(1)
Financial assets at amortised cost, of which:		(111,788)	(126,426)
Loans and advances to banks		(69,722)	(72,814)
Loans and advances to customers		(42,066)	(53,612)
Other financial instruments		906	941
Other assets		(533)	516
Financial liabilities at fair value through profit or loss, of which:		(1,658)	(2,867)
Held for Trading		(1,658)	(2,867)
Financial liabilities at amortised cost, of which:		99,721	135,685
Deposits from banks		37,350	36,317
Deposits from customers		62,371	99,368
Other liabilities		6,768	6,450
Interests received		15,841	15,502
Interests paid		(8,802)	(8,005)
Income tax paid		(1,430)	(1,458)
Net cash flows from operating activities		**(1,655)**	**20,048**
(Purchase) of financial assets at fair value through other comprehensive income		(6,857)	(13,363)
Sale and maturity of financial assets at fair value through other comprehensive income		4,982	5,337
Cash proceeds from the sale of property and equipment and intangible assets		306	67
(Acquisition) of property and equipment and intangible assets		(1,292)	(729)
Dividends received		3	21
Net cash flows from investment activities		**(2,859)**	**(8,667)**
Dividends paid		-	(10,509)
Financial liabilities at amortised cost – issue of debt securities		20,227	4,421
Financial liabilities at amortised cost – repayment of issued debt securities		(15,727)	(150)
(Payment) of Lease liabilities		(198)	(202)
Net cash flows from financial activities		**4,302**	**(6,440)**
Cash and cash balances at the beginning of the period		**13,871**	**10,113**
Cash and cash balances at the end of the period		**13,659**	**15,054**

Consolidation

The Group consists of the parent company UniCredit Bank Czech Republic and Slovakia, a.s., a joint stock company with its registered office Želetavská 1525/1, 140 92, Praha 4 – Michle, 7 subsidiaries and 1 associate.

The Bank's ultimate owner is UniCredit S.p.A, Milan, which consolidates the entire UniCredit group in accordance with International Financial Reporting Standards as adopted by the European Union.

Certain subsidiaries maintain their accounts under Czech or Slovak Accounting Standards and the Group makes reclassifications and adjustments to figures under IFRS.

There were no changes in the Group in the first half of 2026.

Accounting Policies

These financial statements have been prepared in accordance with the International Financial Reporting Standard of IAS 34 Interim Financial Reporting as adopted by the European Union and these financial statements have not been audited.

Accounting rules, policies and accounting estimates and assumptions (apart from those affected by current geopolitical situation – see below) identical to the ones in the last annual financial statements as of 31 December 2025 have been applied to the condensed interim financial statements. The amounts are in millions of Czech korunas (CZK million), unless stated otherwise.

Impact of the current geopolitical situation

The Group closely monitors current developments in international trade, particularly in connection with the increased uncertainty caused by the conflicts in Ukraine and the Middle East, as well as the related volatility in the prices of key commodities such as oil and gas, which may have a significant impact on the credit quality of its clients. The Group has implemented detailed monitoring of current developments and continuously identifies potentially affected clients, for whom it individually assesses the impact of the current situation. Based on the analysis performed, reflecting current macroeconomic conditions, there is no indication that the Group's financial plan is at risk. The Group continues to monitor the situation and is prepared to respond to further developments.

These circumstances have requested, as of 30 June 2026, a careful evaluation of certain items of financial statements whose recoverability depends on future cash flows projections by re-estimating the cash flows so to incorporate assumptions on the effects of current geopolitical situation.

While evaluations have been made on the basis of information deemed to be reasonable and supportable as at 30 June 2026, the current scenario is affected by level of uncertainty whose outcome is not foreseeable at the moment due to direct impacts as well as indirect impacts.

Cash and cash balances

	30.06.2026	31.12.2025
Cash in hand	3,359	3,616
Other on-demand deposits	4,535	2,786
Compulsory reserves	5,765	7,469
Total	**13,659**	**13,871**

For cash flow reporting purposes, cash is defined as cash and cash equivalents.

Item “Other on-demand deposits” includes current accounts and sight deposits toward banks.

Financial assets at fair value through profit or loss

Held for Trading

(i) Based on the Quality of the Input Data Used for Valuation at Fair Value

	Level 1	Level 2	Level 3	Total
30.06.2026				
Debt securities	185	-	-	185
Derivatives	-	17,785	334	18,119
Total	**185**	**17,785**	**334**	**18,304**
31.12.2025				
Debt securities	149	-	-	149
Derivatives	-	18,929	536	19,465
Total	**149**	**18,929**	**536**	**19,614**

(ii) Based on the Type of Issuer

	30.06.2026	31.12.2025
Debt securities		
Public administration	185	149
Total	**185**	**149**

Financial assets at fair value through other comprehensive income

(a) Based on the Quality of the Input Data Used for Valuation at Fair Value

	Level 1	Level 2	Level 3	Total
30.06.2026				
Debt securities	73,592	1,403	-	74,995
Shares	-	-	19	19
Total	**73,592**	**1,403**	**19**	**75,014**
31.12.2025				
Debt securities	70,156	751	658	71,565
Shares	-	-	18	18
Total	**70,156**	**751**	**676**	**71,583**

(b) Based on the Type of Issuer

	30.06.2026	31.12.2025
Debt securities		
Government institutions	70,416	67,019
Other - non-financial institutions	4,579	4,546
Shares		
Other	19	18
Total	**75,014**	**71,583**

(c) Participation Interests

Name	Registered office	Date of acquisition	Acquisition price	Net book value 2026	Net book value 2025	Share of the Group at 30 June 2026	Share of the Group at 31 December 2025
CBCB - Czech Banking Credit Bureau, a.s. (bank register)	Prague	10 October 2001	0.24	0.24	0.24	20%	20%
Total			**0.24**	**0.24**	**0.24**		

Financial assets at amortised cost - loans and advances to customers

(a) Analysis of Receivables from Customers, by Type

Corporate Customers	Stage 1			Stage 2			Stage 3			Total		
	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount
30.06.2026												
Current accounts (overdrafts)	33,557	(135)	33,422	11,074	(529)	10,545	1,925	(1,675)	250	46,556	(2,339)	44,217
Mortgage loans	150,967	(187)	150,780	21,968	(876)	21,092	1,534	(998)	536	174,469	(2,061)	172,408
Credit cards	16	-	16	6	-	6	1	(1)	-	23	(1)	22
Leases	6,313	(14)	6,299	1,186	(75)	1,111	462	(311)	151	7,961	(400)	7,561
Factoring	5,390	(10)	5,380	546	(9)	537	67	(10)	57	6,003	(29)	5,974
Other loans	177,537	(270)	177,267	13,546	(998)	12,548	2,882	(1,945)	937	193,965	(3,213)	190,752
Debt securities	65,104	(1)	65,103	-	-	-	-	-	-	65,104	(1)	65,103
Total	**438,884**	**(617)**	**438,267**	**48,326**	**(2,487)**	**45,839**	**6,871**	**(4,940)**	**1,931**	**494,081**	**(8,044)**	**486,037**

Corporate Customers	Stage 1			Stage 2			Stage 3			Total		
	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount
31.12.2025												
Current accounts (overdrafts)	29,704	(170)	29,534	7,073	(425)	6,648	2,167	(1,875)	292	38,944	(2,470)	36,474
Mortgage loans	151,176	(249)	150,927	16,346	(855)	15,491	1,830	(1,223)	607	169,352	(2,327)	167,025
Credit cards	14	-	14	2	-	2	1	-	1	17	-	17
Leases	7,655	(21)	7,634	936	(100)	836	510	(306)	204	9,101	(427)	8,674
Factoring	6,002	(15)	5,987	219	(3)	216	54	(8)	46	6,275	(26)	6,249
Other loans	161,406	(329)	161,077	12,977	(1,035)	11,942	3,011	(1,966)	1,045	177,394	(3,330)	174,064
Debt securities	60,725	-	60,725	-	-	-	-	-	-	60,725	-	60,725
Total	**416,682**	**(784)**	**415,898**	**37,553**	**(2,418)**	**35,135**	**7,573**	**(5,378)**	**2,195**	**461,808**	**(8,580)**	**453,228**

Retail Customers	Stage 1			Stage 2			Stage 3			Total		
	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount
30.06.2026												
Current accounts (overdrafts)	884	(3)	881	609	(31)	578	22	(17)	5	1,515	(51)	1,464
Mortgage loans	196,701	(39)	196,662	8,774	(136)	8,638	544	(169)	375	206,019	(344)	205,675
Credit cards and consumer loans	13,781	(49)	13,732	2,583	(273)	2,310	418	(267)	151	16,782	(589)	16,193
Leases	585	(1)	584	28	(2)	26	34	(23)	11	647	(26)	621
Other loans	9,787	(10)	9,777	467	(30)	437	186	(93)	93	10,440	(133)	10,307
Total	**221,738**	**(102)**	**221,636**	**12,461**	**(472)**	**11,989**	**1,204**	**(569)**	**635**	**235,403**	**(1,143)**	**234,260**

Retail Customers	Stage 1			Stage 2			Stage 3			Total		
	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount
31.12.2025												
Current accounts (overdrafts)	827	(5)	822	471	(19)	452	24	(18)	6	1,322	(42)	1,280
Mortgage loans	190,515	(35)	190,480	5,870	(106)	5,764	462	(153)	309	196,847	(294)	196,553
Credit cards and consumer loans	14,177	(51)	14,126	1,847	(224)	1,623	374	(236)	138	16,398	(511)	15,887
Leases	773	(1)	772	24	(2)	22	42	(26)	16	839	(29)	810
Other loans	9,426	(13)	9,413	444	(36)	408	183	(92)	91	10,053	(141)	9,912
Total	**215,718**	**(105)**	**215,613**	**8,656**	**(387)**	**8,269**	**1,085**	**(525)**	**560**	**225,459**	**(1,017)**	**224,442**

(b) Analysis of Net Receivables from Customers, by Sector

	30.06.2026	31.12.2025
Financial institutions	60,429	54,995
Non financial institutions	346,705	325,487
Government sector	78,902	72,746
Individuals and others	234,261	224,442
Total	**720,297**	**677,670**

Financial liabilities at amortised cost

(a) Deposits from customers

	30.06.2026	31.12.2025
Current accounts	450,568	453,565
Term deposits	224,835	202,694
Lease liabilities	1,934	1,971
Sale and repurchase agreements (see section V, point 32)	85,439	40,410
Other	566	2,330
Total	**763,342**	**700,970**

(b) Issued Debt Securities

	30.06.2026	31.12.2025
Mortgage bonds	92,991	89,926
Structured bonds	4,240	4,249
Other issued debt securities	37,447	37,053
Total	**134,678**	**131,228**

Provisions for risks and charges

Provisions for risks and charges include the following items:

	30.06.2026	31.12.2025
Provisions for off-balance sheet credit exposures	563	601
Stage 1	126	113
Stage 2	232	202
Stage 3	205	286
Legal disputes	42	50
Provision for restructuring	127	151
Other	109	109
Total	**841**	**911**

	Provisions for Off-Balance Sheet Credit Exposures	Legal disputes	Restructuring provision	Other	Total
Balance at 1 January 2026	**601**	**50**	**151**	**109**	**911**
Charge during the year	269	1	-	-	270
Usage during the year	-	(7)	(21)	(3)	(31)
Release of redundant provisions and other	(307)	(2)	(3)	3	(309)
Total other provisions at 30 June 2026	**563**	**42**	**127**	**109**	**841**

Depreciation and Impairment of Property and Equipment

In the first half of 2026 and in the first half of 2025, the Group did not release an impairment of property and equipment.

Dividend

The Group did not pay any dividend in the first half of 2026 (a dividend of CZK 11,569 million, representing the entire profit on a standalone basis for 2025, is planned to be paid in the fourth quarter of 2026 (in 2025, a total dividend of CZK 15,509 million was paid).

Segment Analysis

IFRS 8 Operating segments states that the presentation and reporting of operating segments shall be in accordance with the performance criteria monitored by the one responsible for operational decisions. In the Group, that responsibility lies with the Board of Directors of the Bank.

The Group's primary segment reporting is broken down by types of clients: retail and private banking, corporate and investment banking, and other. The performance of all the segments is monitored monthly by the Board of Directors and other members of the Group's management. The reporting segments generate income primarily from the provision of loans and other banking products.

Retail and private banking encompasses in particular providing loans, mortgages, account keeping, payment services (including payment cards), term and saving deposits, and investment advisory.

Corporate and investment banking, leases include especially the following products and services: providing banking services to companies and public institutions, including loans, leases, factoring, bank guarantees, account maintenance, payment services, opening documentary letters of credit, term deposits, derivative and foreign currency operations, and capital market activities inclusive of securities underwriting for clients, investment advisory, and consulting on mergers and acquisitions.

Other includes banking services that are not included within the aforementioned segments.

(a) Segment Information by Client Category

	Retail and private banking	Corporate and investment banking, leases	Other	Total
30.06.2026				
Net interest and dividend income	2,347	5,347	782	8,476
Other net income	1,095	3,125	41	4,261
Depreciation/impairment of property and equipment and intangible assets	-	(65)	(794)	(859)
Impairment loss	(352)	413	(114)	(53)
Segment expenses	(2,256)	(2,231)	446	(4,041)
Profit before tax	834	6,589	361	7,784
Income tax	-	-	(1,445)	(1,445)
Result of segment	**834**	**6,589**	**(1,084)**	**6,339**
Segment asset	276,408	800,620	23,203	1,100,231
Segment liabilities	310,367	560,710	153,974	1,025,051

	Retail and private banking	Corporate and investment banking, leases	Other	Total
30.06.2025				
Net interest and dividend income	2,264	5,370	311	7,945
Other net income	1,026	3,432	76	4,534
Depreciation/impairment of property and equipment and intangible assets	-	(73)	(811)	(884)
Impairment loss	(245)	(41)	(7)	(293)
Segment expenses	(2,220)	(2,250)	496	(3,974)
Profit before tax	825	6,438	65	7,328
Income tax	-	-	(1,475)	(1,475)
Result of segment	**825**	**6,438**	**(1,410)**	**5,853**
Segment asset	256,996	833,940	24,614	1,115,550
Segment liabilities	331,326	577,893	127,431	1,036,650

The income tax for all segments is presented in the segment "Other".

The Group does not have a customer or a group of customers that would comprise more than 10 percent of the Group's income.

(b) Information on Geographical Areas

	Czech Republic	Slovakia	Total
30.06.2026			
Net interest and dividend income	5,898	2,578	8,476
Other net income	3,384	877	4,261
Depreciation/impairment of property and equipment and intangible assets	(567)	(292)	(859)
Impairment loss	6	(59)	(53)
Segment expenses	(2,906)	(1,135)	(4,041)
Profit before tax	5,815	1,969	7,784
Income tax	(1,031)	(414)	(1,445)
Result of segment	**4,784**	**1,555**	**6,339**
Segment asset	862,299	237,932	1,100,231
Segment liabilities	844,683	180,368	1,025,051

	Czech Republic	Slovakia	Total
30.06.2025			
Net interest and dividend income	5,195	2,750	7,945
Other net income	3,298	1,236	4,534
Depreciation/impairment of property and equipment and intangible assets	(583)	(301)	(884)
Impairment loss	(60)	(233)	(293)
Segment expenses	(2,822)	(1,152)	(3,974)
Profit before tax	5,028	2,300	7,328
Income tax	(1,002)	(473)	(1,475)
Result of segment	**4,026**	**1,827**	**5,853**
Segment asset	916,852	198,698	1,115,550
Segment liabilities	872,860	163,790	1,036,650

Contingent liabilities and contingent assets

Contingent Liabilities

	Gross Amount	Provisions for risks and charges	Net Amount
30 Jun 2026			
Letters of credit and financial guarantees	**52,145**	**(377)**	**51,768**
Stage 1	47,045	(83)	46,962
Stage 2	4,854	(142)	4,712
Stage 3	246	(152)	94
Other contingent liabilities (undrawn credit facilities)	**220,175**	**(186)**	**219,989**
Stage 1	205,848	(43)	205,805
Stage 2	14,107	(90)	14,017
Stage 3	220	(53)	167
Total	**272,320**	**(563)**	**271,757**
31 Dec 2025			
Letters of credit and financial guarantees	**52,204**	**(334)**	**51,870**
Stage 1	46,675	(68)	46,607
Stage 2	5,322	(102)	5,220
Stage 3	207	(164)	43
Other contingent liabilities (undrawn credit facilities)	**207,451**	**(267)**	**207,184**
Stage 1	194,891	(45)	194,846
Stage 2	12,244	(100)	12,144
Stage 3	316	(122)	194
Total	**259,655**	**(601)**	**259,054**

Related Party Transactions

Entities are deemed to be related parties in the event that one entity is able to control the activities of another or is able to exercise significant influence over the other entity's financial or operational policies. As part of its ordinary business, the Group enters into transactions with related parties. These transactions principally comprise loans, deposits and other types of transactions and are concluded under arm's length conditions and at arm's length prices in order to prevent any detriment to any party.

As a rule, these transactions are conducted without collateral, except in situations where the nature of the product customarily requires it (for example, mortgage loans provided to key management personnel, which are secured by liens on the respective borrowers' real estate).

Related parties principally include the Bank's parent company, Bank's fellow subsidiaries and other companies controlled by UniCredit Group or where UniCredit Group exercises significant influence the, the Bank's subsidiaries and affiliates, members of the Board of Directors and other members of the Bank's management.

All receivables arising from transactions with related parties are classified as Stage 1 as at 30 June 2026 and 31 December 2025, and the related expected credit loss allowances calculated in accordance with IFRS 9 are immaterial.

(a) Transactions with the parent company

	30.6.2026	31.12.2025
Assets		
Cash and cash balances	607	1,038
Loans and advances to banks	18,050	14,535
Financial assets held for trading	13,036	14,611
Positive fair value of hedging derivatives	5,962	7,705
Total	**37,655**	**37,889**

	30.6.2026	31.12.2025
Liabilities		
Deposits from banks	22,629	24,249
Debt instruments	52,060	52,004
Financial liabilities held for trading	11,328	13,130
Negative fair value of hedging derivatives	14,704	17,623
Total	**100,721**	**107,006**

	30.6.2026	31.12.2025
Off-balance sheet items		
Irrevocable credit facilities	1,425	1,429
Total	**1,425**	**1,429**

	1.1.-30.6.2026	1.1.-30.6.2025
Interest income	180	399
Interest expense	(2,220)	(2,477)
Fee and commission income	1	1
Fee and commission expenses	(2)	(14)
Net profit/loss from financial assets and liabilities held for trading	1,740	1,510
Net profit/loss from hedging of the risk of change in fair values	(2,350)	(5,185)
Administrative expenses	(590)	(563)
Total	**(3,241)**	**(6,329)**

(b) Transactions with key management members

	30.6.2026	31.12.2025
Assets		
Loans and advances to customers	166	177
of which:		
Board of Directors	35	52
Other management members	130	125
Total	**166**	**177**

	30.6.2026	31.12.2025
Liabilities		
Payables to customers	92	105
of which:		
Board of Directors	8	21
Other management members	84	84
Total	**92**	**105**

	30.6.2026	31.12.2025
Off-balance sheet items		
Irrevocable credit facilities	3	37
of which:		
Board of Directors	1	35
Other management members	2	2
Total	**3**	**37**

(c) Transactions with other related parties

	30.6.2026	31.12.2025
Assets		
Cash and cash balances	2,777	305
of which:		
UniCredit Bank GmbH	2,094	206
UniCredit Bank Austria AG	663	70
Financial assets held for trading	560	503
of which:		
UniCredit Bank GmbH	559	500
Loans and advances to banks	25	25
of which:		
UniCredit Bank GmbH	25	25
Loans and advances to customers	1,500	1,466
of which:		
RCI Financial Services, s.r.o	1,500	1,466
Total	**4,862**	**2,299**

	30.6.2026	31.12.2025
Liabilities		
Deposits from banks	2,208	1,329
of which:		
UniCredit Bank Austria AG	1,675	250
UniCredit Bank GmbH	489	1,033
UniCredit Bank Hungary Zrt.	9	22
Deposits from customers	0	9
Financial liabilities held for trading	155	143
of which:		
UniCredit Bank GmbH	154	143
Debt instruments	4,846	5,514
of which:		
UniCredit Bulbank AD	4,846	5,149
UniCredit Bank Austria AG	0	364
Total	**7,209**	**6,995**

	30.6.2026	31.12.2025
Off-balance sheet items		
Issued guarantees	740	796
of which:		
UniCredit Bank GmbH	268	298
UniCredit Bank Austria AG	80	77
UniCredit Bank Hungary Zrt.	202	201
Irrevocable credit facilities	6,014	5,870
of which:		
UniCredit Bank GmbH	4,146	3,987
UniCredit Bank Austria AG	1,621	1,668
RCI Financial Services, s.r.o.	200	175
Total	**6,754**	**6,666**

	1.1.-30.6.2026	1.1.-30.6.2025
Interest income	40	47
of which:		
UniCredit Bank GmbH	7	12
UniCredit Bank Austria AG	2	2
RCI Financial Services, s.r.o	30	3
Interest expense	(88)	(126)
of which:		
UniCredit Bank Austria AG	(9)	(20)
UniCredit Bank GmbH	(5)	(15)
UniCredit Bulbank AD	(71)	(87)
Fee and commission income	239	37
of which:		
UniCredit Bank GmbH	235	33
UniCredit Bank Austria AG	2	2
UniCredit Bank Hungary Zrt.	3	2
Fee and commission expense	(4)	(3)
of which:		
UniCredit Bank Austria AG	(2)	(1)
Net profit/loss from financial assets and liabilities held for trading	(48)	6
of which:		
UniCredit Bank GmbH	(48)	(5)
UniCredit Bank Austria AG	-	11
Administrative expenses	(9)	(16)
of which:		
UniCredit Bank GmbH	(6)	(13)
UniCredit Bank Austria AG	(1)	1
Total	**130**	**(55)**

Subsequent Events

The Group's management is not aware of any post balance sheet events that would require adjustment to the Group's condensed interim financial statements.

4. Statement of the Issuer's authorized persons

To the best of our knowledge, the Condensed interim consolidated financial statements give a true and fair view of the assets, liabilities, financial situation and result of operations of the Issuer and the Issuer's consolidation group. Commentary on the UniCredit Bank Czech Republic and Slovakia Group financial results containing a description of the significant events that occurred in the first 6 months of the accounting period and their impact on the Condensed interim consolidated financial statements, Expected development in 2026 containing a description of the main risks and uncertainties for the remaining 6 months of the accounting period, and description of related parties transactions that occurred in the first 6 months of the accounting period, which significantly impacted result of operations of the Issuer and the Issuer's consolidation group, to the best of our knowledge, contain true overview of this requested information.

Prague, 14 August 2026

TOMÁŠ DRÁBEK
Vice-Chairman of the Board of Directors

DIMITAR TODOROV
Member of the Board of Directors