Consolidated Results

J&T BANKA, a.s.

as of 30 September 2025

Basic Information

Company name:	J&T BANKA, a.s.
Legal form:	joint stock company
Address:	Sokolovská 700/113a, Prague 8
Registered in the Commercial Register on:	13 October 1992
Registered capital:	CZK 10,638,127,000

The share capital of J&T BANKA, a.s. has been fully paid up and consists of 10,637,126 ordinary shares with a nominal value of CZK 1,000 each and 700,000 ordinary shares with a nominal value of CZK 1.43 each. All ordinary shares are in a book-entry registered form.

Number of organizational units (branches): 2

J&T BANKA, a.s., pobočka zahraniční banky

Address: Dvořákovo nábrežie 8, Bratislava 811 02, Slovak Republic

Legal form: Organisational unit (a branch)

Registered on: 23 November 2005

J&T BANKA, a.s. Zweigniederlassung Deutschland

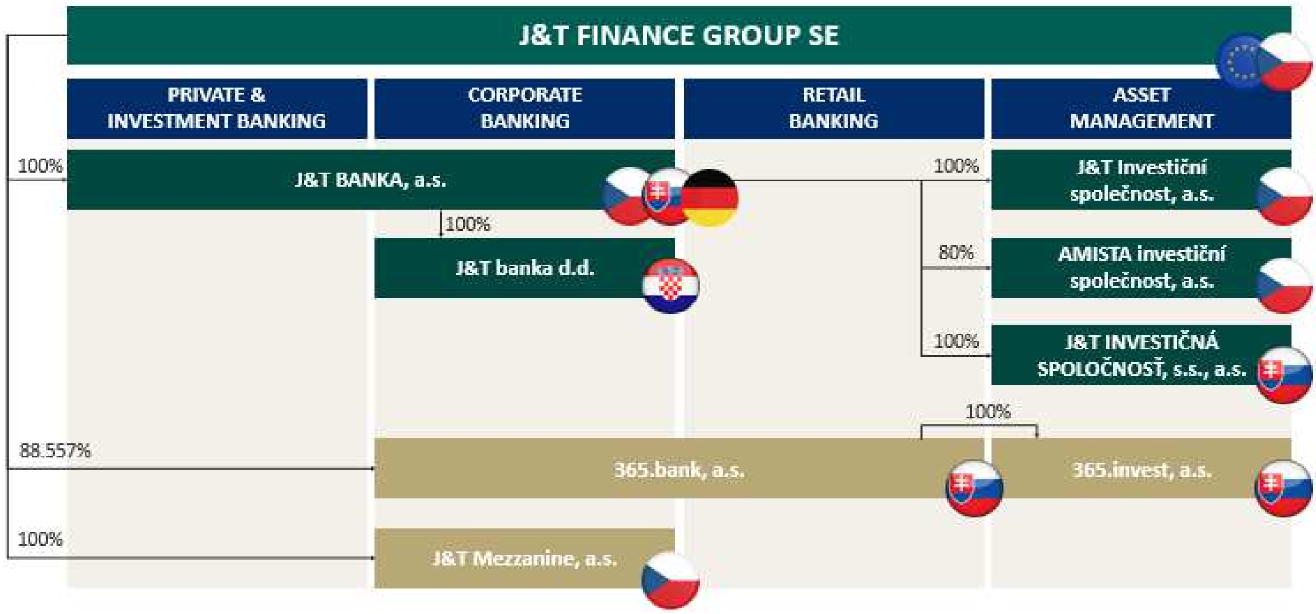
Address: Franklinstraße 56, 60486 Frankfurt am Main, Federal Republic of Germany

Legal form: Organisational unit (a branch)

Registered on: 21 September 2022

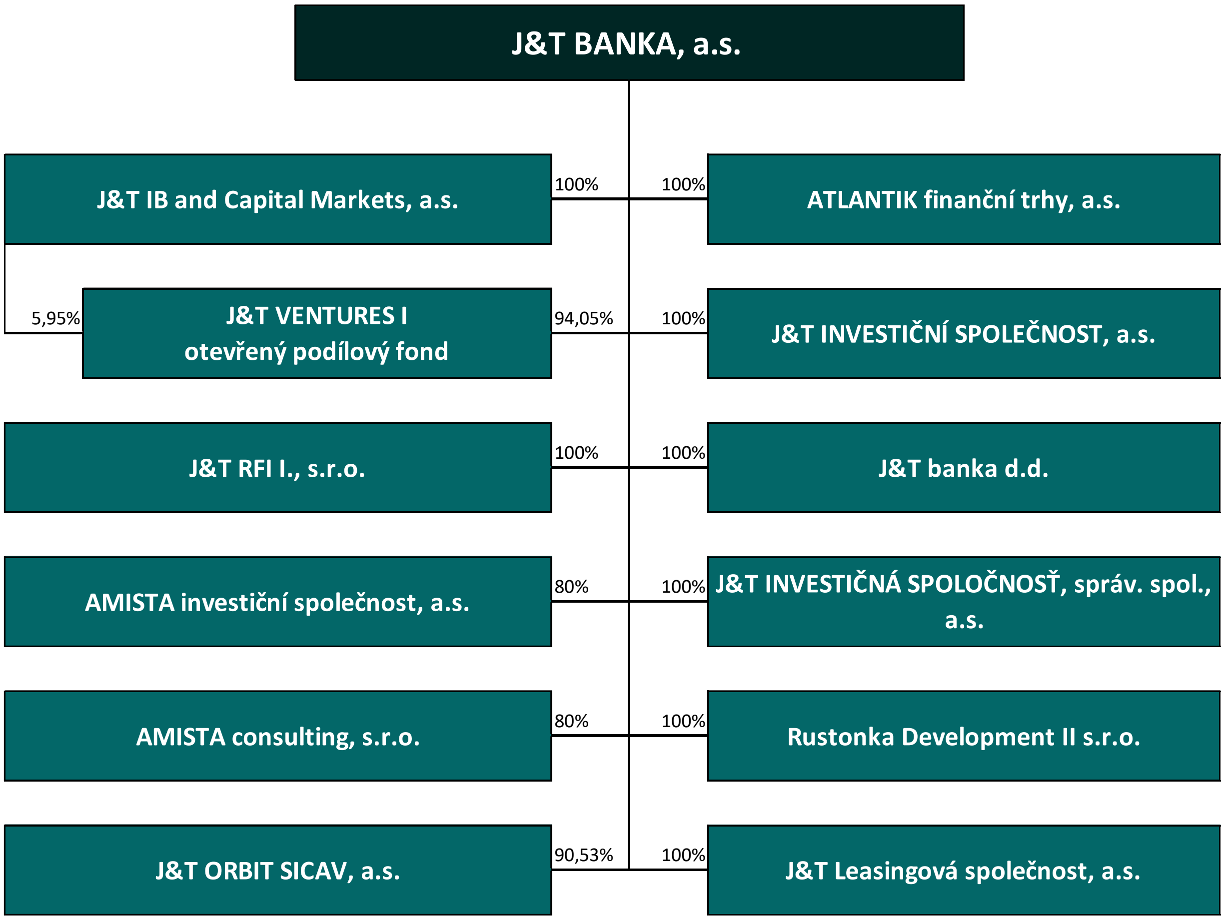
Board of Directors:	Štěpán Ašer, MBA, Chairman of the Board of Directors
	Ing. Igor Kováč, Member of the Board of Directors
	Ing. Anna Macaláková, Member of the Board of Directors
	Ing. Jan Kotek, Member of the Board of Directors
	Ing. Michal Kubeš, Member of the Board of Directors
	Ing. Petr Vodička, Member of the Board of Directors
	Ing. Tomáš Hejduk, Member of the Board of Directors
	Ing. Tomáš Klimíček, Member of the Board of Directors
Proxy Holders:	Ing. Alena Tkáčová
Supervisory Board:	Ing. Jozef Tkáč, Chairman of the Supervisory Board
	Ing. Ivan Jakabovič, Vice-Chairman of the Supervisory Board
	Ing. Dušan Palcr, Member of the Supervisory Board
	Mgr. Jozef Šepetka, Member of the Supervisory Board
	Jitka Šustová, Member of the Supervisory Board
	JUDr. Jaroslava Sragner, Member of the Supervisory Board
	Jozef Kollár, Member of the Supervisory Board
	Marc Derydt, Member of the Supervisory Board
	Ing. Radoslav Míšek, Member of the Supervisory Board

Position of J&T BANKA, a.s. in the Structure of J&T FINANCE GROUP SE



The Bank's ultimate parent is J&T FINANCE GROUP SE owned by Jozef Tkáč (45.05%), Ivan Jakabovič (35.15%), Rainbow Wisdom Investments Limited (9.90%), Štěpán Ašer (4.95%) and Igor Kováč (4.95%).

Structure of the Consolidation Group by Entities and Methods of Consolidation



Consolidation method

full

Consolidated Statement of Financial Position

in millions of CZK	30.9.2025	30.9.2024	abs.	%	31.12.2024
Assets					
Cash and cash equivalents	95,200	171,759	(76,559)	(45%)	118,631
Due from banks and other financial institutions	1,031	205	826	>100%	219
Investment securities for trading	13,558	8,008	5,550	69%	7,373
Investment securities measured at FVTPL	12,885	9,924	2,961	30%	10,844
Investment securities measured at FVTOCI	9,105	11,721	(2,616)	(22%)	10,142
Investment securities at amortised cost	34,666	18,769	15,897	85%	29,154
Loans and advances to customers at amortised cost	106,398	97,470	8,928	9%	110,575
Goodwill	123	123	-	0%	123
Investment property	507	613	(106)	(17%)	525
Intangible/Tangible Fixed Assets	2,032	2,096	(64)	(3%)	2,117
Other assets	25,791	32,733	(6,942)	(21%)	27,987
Total Assets	**301,296**	**353,421**	**(52,125)**	**(15%)**	**317,690**
Liabilities					
Deposits and loans from banks	13,952	26,689	(12,737)	(48%)	7,711
Deposits from customers	202,204	240,185	(37,981)	(16%)	227,730
Issued investment securities	8,173	3,547	4,626	>100%	3,353
Subordinated debt	4,723	2,052	2,671	>100%	4,619
Other liabilities and provisions	32,827	39,652	(6,825)	(17%)	33,294
Total Liabilities	**261,879**	**312,125**	**(50,246)**	**(16%)**	**276,707**
Share capital	10,638	10,638	-	0%	10,638
Retained earnings and other reserves	22,495	23,355	(860)	(4%)	22,874
Other equity instruments	6,271	7,293	(1,022)	(14%)	7,293
Non-controlling interest	13	10	3	30%	178
Total Equity	**39,417**	**41,296**	**(1,879)**	**(5%)**	**40,983**
Total Equity and Liabilities	**301,296**	**353,421**	**(52,125)**	**(15%)**	**317,690**

Consolidated Statement of Profit and Loss

in millions of CZK	30.9.2025	30.9.2024	abs.	%	31.12.2024
Interest income calculated using effective interest rate method	9,776	14,286	(4,510)	(32%)	18,308
Other interest income	323	305	18	6%	405
Interest expense	(4,793)	(8,302)	3,509	42%	(10,453)
Net interest income	**5,306**	**6,289**	**(983)**	**(16%)**	**8,260**
Fee and commission income	3,717	2,447	1,270	52%	3,632
Fee and commission expense	(405)	(292)	(113)	(39%)	(451)
Net fee and commission income	**3,312**	**2,155**	**1,157**	**54%**	**3,181**
Net income from trading and investments	1,753	1,092	661	61%	1,102
Other operating income	189	123	66	54%	231
Operating income	**10,560**	**9,659**	**901**	**9%**	**12,774**
Personnel expenses	(1,653)	(1,536)	(117)	(8%)	(2,057)
Loss from subsidiaries sold	-	-	-	-	(114)
Depreciation and amortisation	(110)	(108)	(2)	(2%)	(144)
Other operating expenses	(1,918)	(1,702)	(216)	(13%)	(2,363)
Operating expenses	**(3,681)**	**(3,346)**	**(335)**	**(10%)**	**(4,678)**
Profit before allowances, provision and income tax	**6,879**	**6,313**	**566**	**9%**	**8,096**
Profit / (loss) from changes of loans and other receivables	174	1	173	>100%	(254)
Net change in loss allowances for financial instruments	186	543	(357)	(66%)	182
Profit before tax	**7,239**	**6,857**	**382**	**6%**	**8,024**
Income tax	(1,335)	(1,563)	228	15%	(1,718)
Profit for the period	**5,904**	**5,294**	**610**	**12%**	**6,306**

Selected Financial Indicators

a) Consolidated Capital Adequacy

in millions of CZK	30.9.2025	30.9.2024	abs.	%	31.12.2024
Tier 1	32,813	35,160	(2,347)	(7%)	33,668
CET1	26,542	27,884	(1,342)	(5%)	26,392
Share capital	10,638	10,638	-	0%	10,638
Retained earnings and capital reserves	16,328	17,732	(1,404)	(8%)	16,209
Translation and revaluation reserve	(202)	(247)	45	18%	(205)
Goodwill (-)	(123)	(123)	-	0%	(123)
Intangible assets other than goodwill (-)	(46)	(32)	(14)	(44%)	(38)
Insufficient coverage for non-performing exposures (-)	(12)	(49)	37	76%	(56)
AVA (-)	(41)	(35)	(6)	(17%)	(33)
AT1	6,271	7,276	(1,005)	(14%)	7,276
Tier 2	3,745	1,587	2,158	>100%	4,036
Total regulatory capital	**36,558**	**36,747**	**(189)**	**(1%)**	**37,704**
Total risk exposure amount	**163,099**	**157,268**	**5,831**	**4%**	**165,911**

Capital adequacy ratios				
CET 1	16.27%	17.73%	(1.46%)	15.91%
TIER 1	20.12%	22.36%	(2.24%)	20.29%
Total regulatory capital	22.41%	23.37%	(0.95%)	22.73%

b) Consolidated Loan Portfolio Quality

in millions of CZK	30.9.2025	30.9.2024	abs.	%	31.12.2024
Loans & advances to customers gross	109,096	100,773	8,323	8.26%	113,965
Allowances for loan losses	(2,698)	(3,303)	605	(18.32%)	(3,390)
Loans & advances to customers net	106,398	97,470	8,928	9.16%	110,575
NPL ratio gross	**2.36%**	**3.97%**	**(1.61%)**		**2.94%**