



Consolidated Results

J&T BANKA, a.s.

as of 31 March 2023

J&T BANKA

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)

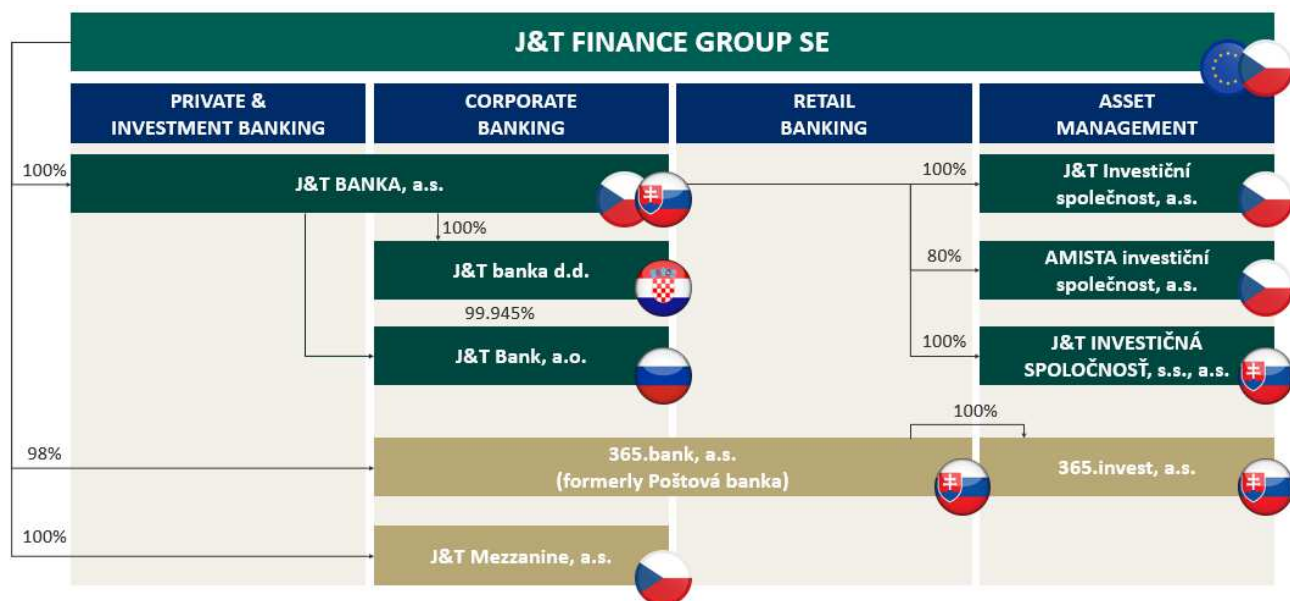
Registered on: 21 September 2022

Board of Directors: Ing. Patrik Tkáč, Chairman of the Board of Directors
 Štěpán Ašer, MBA, Member of the Board of Directors
 Ing. Igor Kováč, Member of the Board of Directors
 Ing. Tomáš Klimíček, Member of the Board of Directors
 Ing. Anna Macaláková, Member of the Board of Directors
 Ing. Jan Kotek, Member of the Board of Directors

Proxy Holders: Ing. Alena Tkáčová
 Mgr. Miloslav Mastný
 Ing. Mária Kešnerová

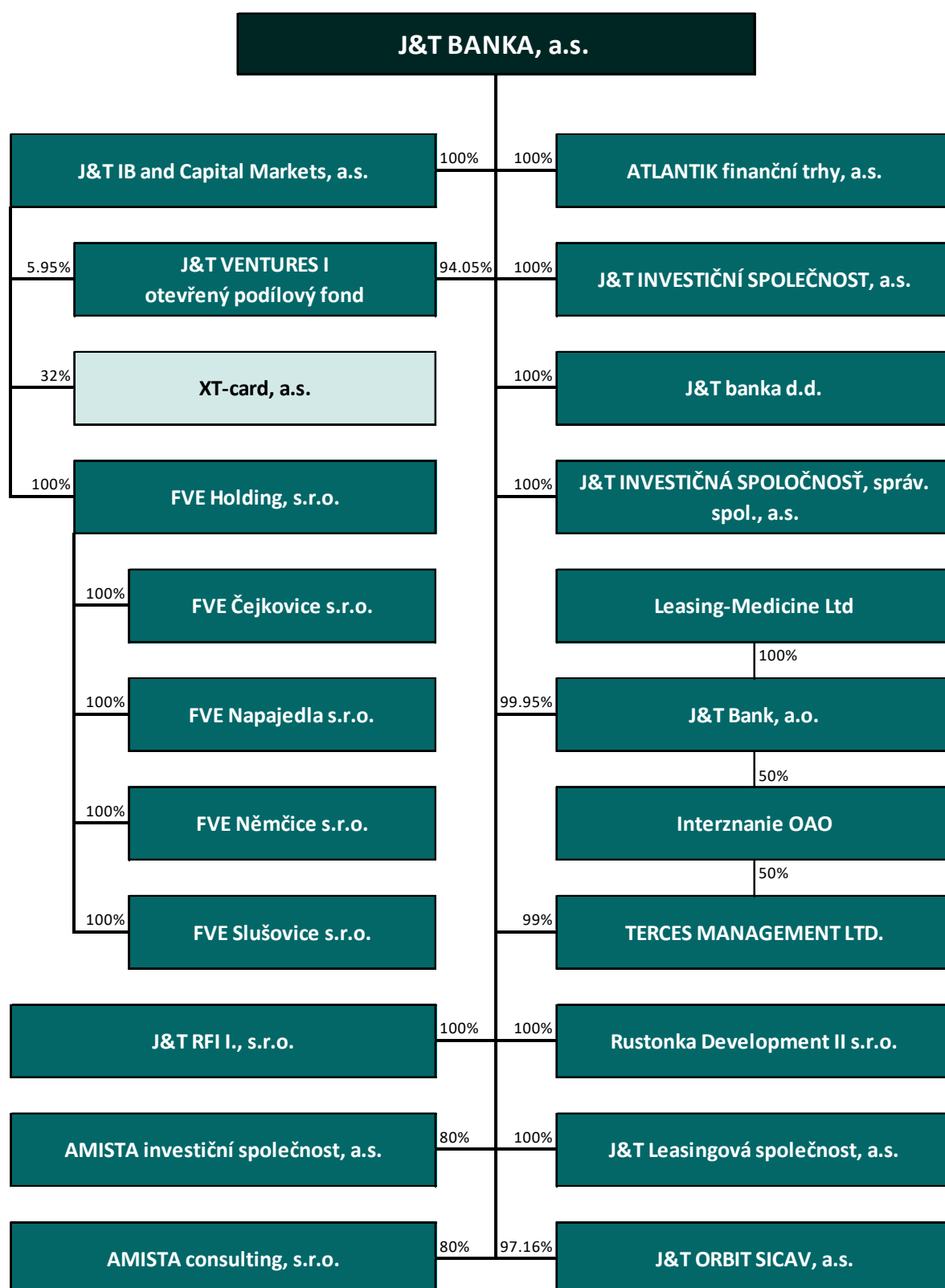
Supervisory Board: Ing. Jozef Tkáč, Chairman of the Supervisory Board
 Ing. Ivan Jakabovič, Vice-Chairman of the Supervisory Board
 Ing. Dušan Palcr, Member of the Supervisory Board
 Mgr. Jozef Šepetka, Member of the Supervisory Board
 Jitka Šustová, Member of the Supervisory Board
 JUDr. Jaroslava Sragner, Member of the Supervisory Board

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 (45.05%) and Rainbow Wisdom Investments Limited (9.90%)

Structure of the Consolidation Group by Entities and Methods of Consolidation



Consolidation method

full

equity

Consolidated Statement of Financial Position

in millions of CZK	31.3.2023	31.3.2022	abs.	%	31.12.2022
Assets					
Cash and cash equivalents	108,550	86,515	22,035	25%	76,982
Due from banks and other financial institutions	4,819	2,904	1,915	66%	1,173
Financial assets for trading	7,828	3,830	3,998	>100%	6,627
Financial assets mandatorily at fair value through profit or loss	8,682	8,689	(7)	(0%)	9,046
Financial assets at fair value through other comprehensive income	6,424	7,060	(636)	(9%)	6,682
Financial assets at amortised cost	4,737	4,709	28	1%	4,801
Loans and advances to customers at amortised cost	99,812	88,284	11,528	13%	106,149
Loans and advances to customers at fair value through profit or loss	-	14	(14)	-	-
Investment in associates and joint ventures	10	939	(929)	(99%)	10
Goodwill	130	37	93	>100%	131
Investment property	765	795	(30)	(4%)	829
Intangible/Tangible Fixed Assets	3,214	2,467	747	30%	3,310
Disposal groups held for sale	33	110	(77)	(70%)	35
Prepayments, accrued income and other assets	13,312	10,687	2,625	25%	11,478
Total assets	258,316	217,040	41,276	19%	227,253
Liabilities					
Deposits and loans from banks	28,388	10,850	17,538	>100%	10,530
Deposits from customers	174,789	161,427	13,362	8%	164,022
Financial liabilities at amortised costs	307	-	307	-	301
Subordinated liabilities	654	70	584	>100%	256
Other liabilities and provisions	17,549	17,899	(350)	(2%)	16,288
Total Liabilities	221,687	190,246	31,441	17%	191,397
Share capital	10,638	10,638	-	0%	10,638
Retained earnings and other reserves	17,083	10,803	6,280	58%	16,337
Other equity instruments	8,868	3,897	4,971	>100%	8,868
Non-controlling interest	40	1,456	(1,416)	(97%)	13
Total Equity	36,629	26,794	9,835	37%	35,856
Total liabilities and Shareholders' equity	258,316	217,040	41,276	19%	227,253

Consolidated Statement of Profit and Loss

in millions of CZK	31.3.2023	31.3.2022	abs.	%	31.12.2022
Interest income calculated using effective interest rate me	3,577	2,183	1,394	64%	11,306
Other interest income	90	74	16	22%	357
Interest expense	(1,708)	(752)	(956)	>100%	(4,625)
Net interest income	1,959	1,505	454	30%	7,038
Fee and commission income	618	482	136	28%	2,215
Fee and commission expense	(83)	(77)	(6)	(8%)	(324)
Net fee and commission income	535	405	130	32%	1,891
Net trading Income	534	554	(20)	(4%)	2,154
Other operating income	140	40	100	>100%	436
Total Operating income	3,168	2,504	664	27%	11,519
Personnel expenses	(487)	(404)	(83)	(21%)	(1,723)
Other operating expenses	(717)	(549)	(168)	(31%)	(1,764)
Depreciation and amortisation	(69)	(47)	(22)	(47%)	(268)
Total Operating expenses	(1,273)	(1,000)	(273)	(27%)	(3,755)
Profit before provisions, allowances and income tax expenses	1,895	1,504	391	26%	7,764
Net loss from changes of loans and other receivables	(13)	-	(13)	-	(115)
Net change in loss allowances for financial instruments	(106)	102	(208)	>100%	(3,032)
Profit before tax	1,776	1,606	170	11%	4,617
Profit/(loss) from equity accounted investees, net of tax	-	-	-	-	142
Profit before tax	1,776	1,606	170	11%	4,759
Income tax	(483)	(320)	(163)	(51%)	(1,379)
Profit for the year	1,293	1,286	7	1%	3,380

Selected Financial Indicators

a) Consolidated Capital Adequacy

in millions of CZK	31.3.2023	31.3.2022	abs.	%	31.12.2022
Tier 1	33,769	23,360	10,409	45%	31,001
CET1	24,901	19,463	5,438	28%	22,133
Share capital	10,638	10,638	0	0%	10,638
Retained earnings and capital funds	16,866	11,633	5,233	45%	13,875
Translation and revaluation reserve	(1,951)	(2,533)	582	23%	(1,698)
Goodwill (-)	(130)	(37)	(93)	>100%	(131)
Intangible assets (-)	(220)	(167)	(53)	(32%)	(230)
Insufficient coverage for non-performing exposures (-)	(267)	(47)	(220)	>100%	(288)
AVA (-)	(35)	(24)	(11)	(46%)	(33)
AT1	8,868	3,897	4,971	>100%	8,868
Tier 2	588	37	551	>100%	208
Total regulatory capital	34,357	23,397	10,960	47%	31,209
Total risk exposure amount	159,323	136,773	22,550	16%	161,139

Capital adequacy ratios

CET 1	15.63%	14.23%	1.40%	13.74%
TIER 1	21.20%	17.08%	4.12%	19.24%
Total regulatory capital	21.57%	17.11%	4.46%	19.37%

b) Consolidated Loan Portfolio Quality

in millions of CZK	31.3.2023	31.3.2022	abs.	%	31.12.2022
Loans & advances to customers gross	104,404	92,172	12,232	13.27%	110,948
Allowances for loan losses	(4,592)	(3,888)	(704)	18.11%	(4,799)
Loans & advances to customers net	99,812	88,284	11,528	13.06%	106,149
NPL ratio gross	8.50%	8.89%	(0.39%)		6.09%