Consolidated Results J&T BANKA, a.s. as of 30 September 2023



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

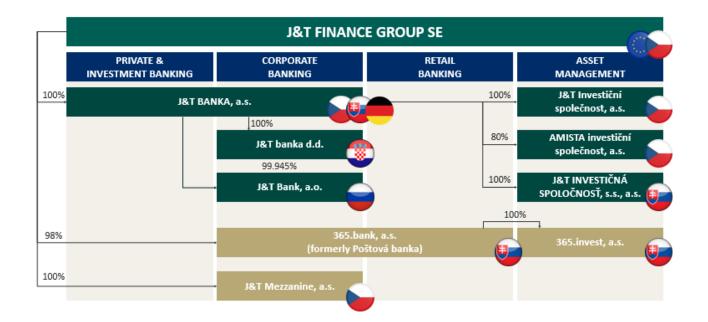
Address: Franklinstraße 56, 60486 Frankfurt am Main, Federal Republic of Germany

Legal form: Organisational unit (a branch)

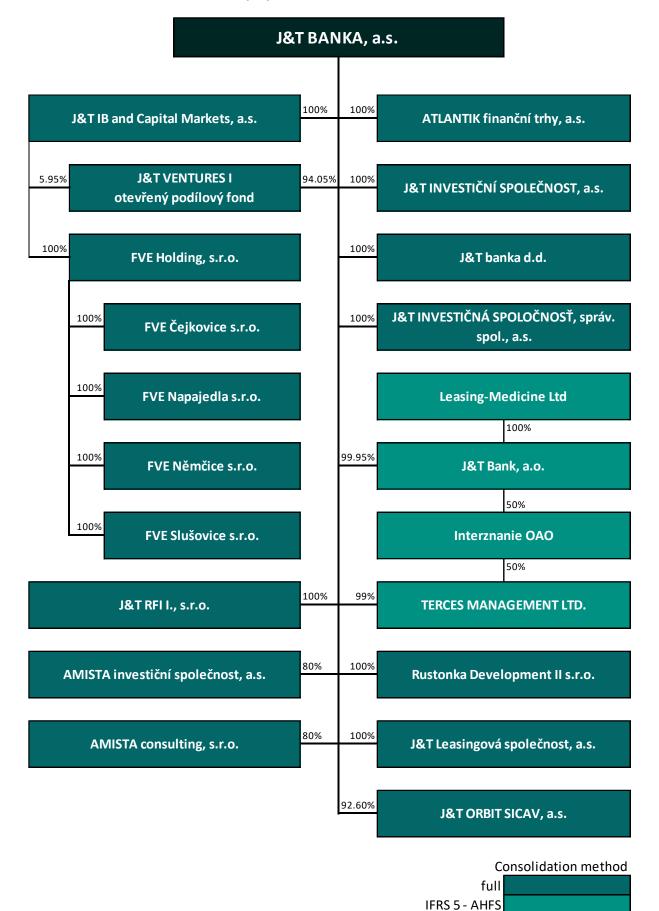
Registered on: 21 September 2022

- 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 Ing. Mária Kešnerová Ing. Michal Kubeš
- 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 (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

Consolidated Statement of Financial Position

in millions of CZK	30.9.2023	30.9.2022	abs.	%	31.12.2022
Assets					
Cash and cash equivalents	121,800	87,013	34,787	40%	76,982
Due from banks and other financial institutions	1,720	6,985	(5,265)	(75%)	1,173
Financial assets for trading	6,129	5,938	191	3%	6,627
Financial assets mandatorily at fair value through profit or loss	9,682	10,209	(527)	(5%)	9,046
Financial assets at fair value through other comprehensive income	9,863	6,085	3,778	62%	6,682
Financial assets at amortised cost	4,522	4,901	(379)	(8%)	4,801
Loans and advances to customers at amortised cost	104,640	106,625	(1,985)	(2%)	106,149
Loans and advances to customers at fair value through profit or loss	-	14	(14)	-	-
Investment in associates and joint ventures	-	559	(559)	-	10
Goodwill	126	39	87	>100%	131
Investment property	654	962	(308)	(32%)	829
Intangible/Tangible Fixed Assets	2,864	3,385	(521)	(15%)	3,310
Assets held for sale	2,480	63	2,417	>100%	35
Otherassets	15,132	17,666	(2,534)	(14%)	11,478
Total assets	279,612	250,444	29,168	12%	227,253
Liabilities					
Deposits and loans from banks	9,990	22,335	(12,345)	(55%)	10,530
Deposits from customers	206,470	170,918	35,552	21%	164,022
Financial liabilities at amortised costs	319	-	319	-	301
Subordinated liabilities	956	72	884	>100%	256
Liabilities associated with assets held for sale	2,407	-	2,407	-	
Other liabilities and provisions	20,335	25,341	(5,006)	(20%)	16,288
Total Liabilities	240,477	218,666	21,811	10%	191,397
Share capital	10,638	10,638	-	0%	10,638
Retained earnings and other reserves	19,622	13,123	6,499	50%	16,337
Other equity instruments	8,868	6,990	1,878	27%	8,868
Non-controlling interest	7	1,027	(1,020)	(99%)	13
Total Equity	39,135	31,778	7,357	23%	35,856
Total liabilities and Shareholders' equity	279,612	250,444	29,168	12%	227,253

Consolidated Statement of Profit and Loss

in millions of CZK	30.9.2023	30.9.2022	abs.	%	31.12.2022
Interest income calculated using effective interest rate method	12,345	8,038	4,307	54%	11,306
Other interest income	373	215	158	73%	357
Interest expense	(5 <i>,</i> 853)	(3,155)	(2,698)	(86%)	(4,625)
Net interest income	6,865	5,098	1,767	35%	7,038
Fee and commission income	1,805	1,547	258	17%	2,215
Fee and commission expense	(262)	(235)	(27)	(11%)	(324)
Net fee and commission income	1,543	1,312	231	18%	1,891
Net trading Income	1.533	904	629	70%	2,154
Other operating income	539	357	182	51%	436
Total Operating income	10,480	7,671	2,809	37%	11,519
Personnel expenses	(1,531)	(1,288)	(243)	(19%)	(1,723)
Other operating expenses	(1,822)	(1,402)	(420)	(30%)	(1,764)
Depreciation and amortisation	(243)	(190)	(53)	(28%)	(268)
Total Operating expenses	(3,596)	(2,880)	(716)	(25%)	(3,755)
Profit before provisions, allowances and income tax expenses	6,884	4,791	2,093	44%	7,764
Net loss from changes of loans and other receivables	37	(15)	52	>100%	(115)
Net change in loss allowances for financial instruments	(503)	(948)	445	47%	(3,032)
Profit before tax	6,418	3,828	2,590	68%	4,617
Profit/(loss) from equity accounted investees, net of tax	(1)	59	(60)	>100%	142
Profit before tax	6,417	3,887	2,530	65%	4,759
Income tax	(1,401)	(971)	(430)	(44%)	(1,379)
Profit for the year	5,016	2,916	2,100	72%	3,380

Selected Financial Indicators

a) Consolidated Capital Adequacy

Total risk exposure amount	157,774	160,040	(2,266)	(1%)	161,139
	30,034	20,910	5,718	30%	51,203
Total regulatory capital	36,634	26,916	9,718	36%	31,209
Tier 2	808	30	778	>100%	208
AT1	8,868	6,990	1,878	27%	8,86
AVA (-)	(35)	(32)	(3)	(9%)	(3
Insufficient coverage for non-performing exposures (-)	(261)	(114)	(147)	>100%	(28
Intangible assets (-)	(105)	(177)	72	41%	(23
Goodwill (-)	(130)	(39)	(91)	>100%	(13
Translation and revaluation reserve	(1,832)	(1,578)	(254)	(16%)	(1,69
Retained earnings and capital funds	18,683	11,198	7,485	67%	13,87
Share capital	10,638	10,638	0	0%	10,63
CET1	26,958	19,896	7,062	35%	22,13
Tier 1	35,826	26,886	8,940	33%	31,00
in millions of CZK	30.9.2023	30.9.2022	abs.	%	31.12.20

Capital adequacy ratios				
CET 1	17.09%	12.43%	4.65%	13.74%
TIER 1	22.71%	16.80%	5.91%	19.24%
Total regulatory capital	23.22%	16.82%	6.40%	19.37%

b) Consolidated Loan Portfolio Quality

NPL ratio gross	6.38%	5.98%	0.40%		6.09%
Loans & advances to customers net	104,640	106,625	(1,985)	(1.86%)	106,149
Allowances for loan losses	(2,663)	(4,066)	1,403	(34.51%)	(4,799)
Loans & advances to customers gross	107,303	110,691	(3,388)	(3.06%)	110,948
in millions of CZK	30.9.2023	30.9.2022	abs.	%	31.12.2022