



Consolidated results
J&T FINANCE GROUP SE
as of March 31, 2026

J&T

Basic Information

Company name:	J&T FINANCE GROUP SE
Legal form:	European company (Societas Europaea)
Address:	Sokolovská 700/113a, Prague 8
Registered in the Commercial Register on:	26 August 2006
Registered capital:	CZK 15 780 308 188

The share capital of J&T FINANCE GROUP SE has been fully paid up and consists of 10 ordinary shares with a nominal value of CZK 200 000 each, 13 778 752 ordinary shares with a nominal value of CZK 1 000 each and 1 999 556 188 ordinary shares with a nominal value of CZK 1.

Number of organizational units (branches): 1

J&T FINANCE GROUP SE, organizačná zložka

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

Legal form: Enterprise of a foreign person (organizational unit of an enterprise of a foreign person)

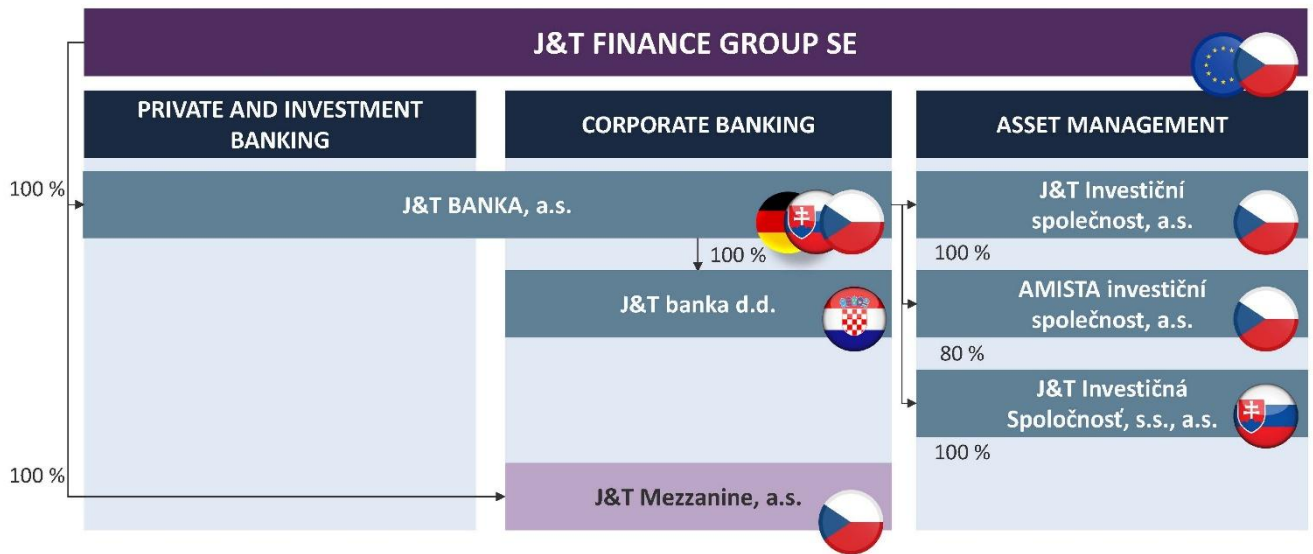
Registered on: 15 November 2013

Board of Directors: Ing. Patrik Tkáč, Chairman of the Board of Directors
 Ing. Ivan Jakobovič, Deputy Chairman of the Board of Directors
 Ing. Dušan Palcr, Deputy 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. Michal Sedlák, Member of the Board of Directors

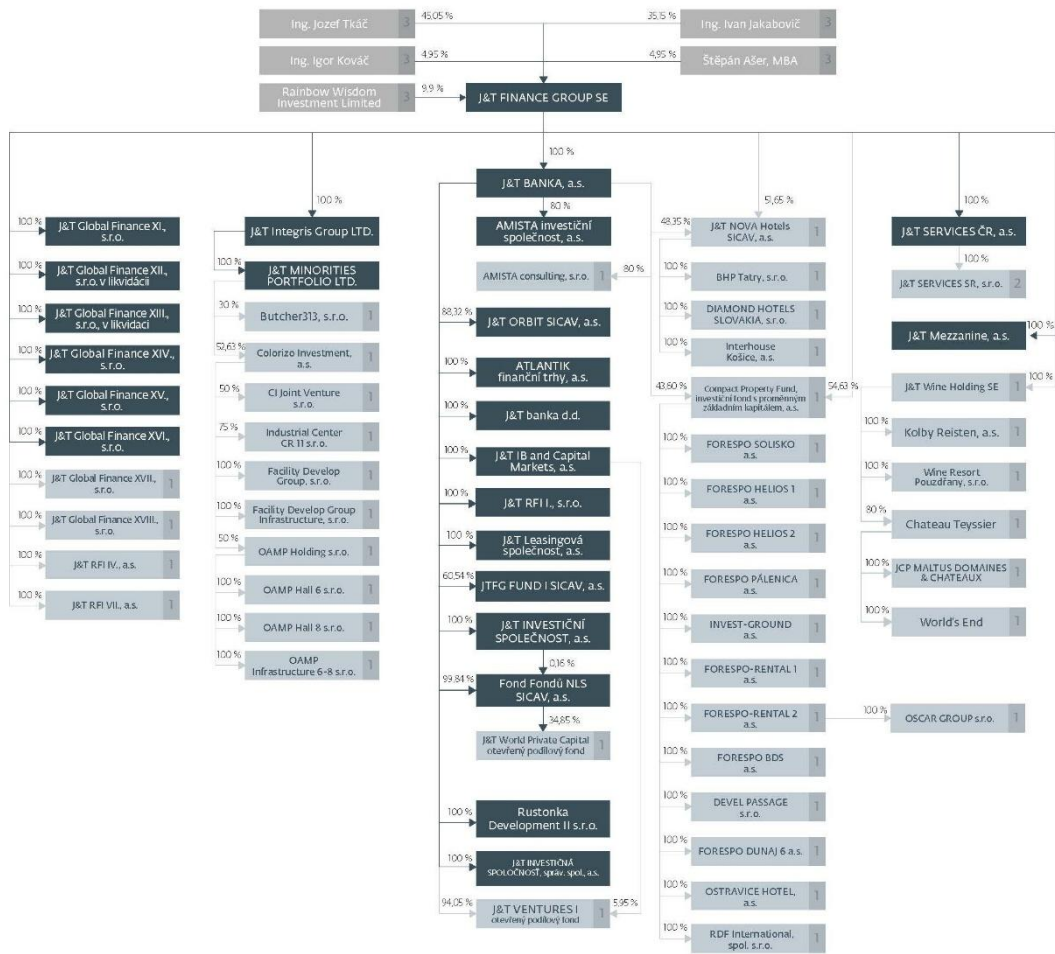
Proxy Holders: Mgr. Miloslav Mastný

Supervisory Board: Ing. Jozef Tkáč, Chairman of the Supervisory Board
 Ing. Jozef Kollár, Ph.D., Member of the Supervisory Board
 Marc Jean Jules Derydt, Member of the Supervisory Board
 Mgr. Jozef Šepetka, Member of the Supervisory Board

Structure of J&T FINANCE GROUP SE



Structure of the Consolidation Group by Entities



Explanatory notes:

Reason for non-inclusion in the regulated consolidated group

1 – Not an institution, financial institution, ancillary services undertaking or an asset management company according to Art. 18 (8) of Regulation No. 575/2013/EU

2 – Not included due to its size, i.e. the entity meets the requirements according to Art. 19 (1) of Regulation No. 575/2013/EU

3 – J&T Finance Group SE is the ultimate consolidating entity

Consolidated Statement of Financial Position

in thousands EUR	31.03.2026	31.12.2025	abs	%	31.03.2025
Assets					
Cash and cash equivalents	3 429 832	3 671 836	(242 004)	(7%)	4 080 531
Financial assets held for trading	669 780	516 913	152 867	30%	496 673
Hedging derivatives	-	-	-	-	3 707
Investment securities measured at fair value through profit or loss	708 941	705 897	3 044	%	455 005
Investment securities measured at fair value through other comprehensive income	372 319	377 732	(5 413)	(1%)	510 359
Investment securities at amortised cost	1 466 060	1 470 020	(3 960)	(%)	1 832 678
Disposal group held for sale	65 208	4 583 089	(4 517 881)	(99%)	1 034
Loans and advances to banks	37 666	50 389	(12 723)	(25%)	531
Loans and advances to customers	5 045 837	4 934 446	111 391	2%	7 891 600
FV changes of portfolio of hedged instruments - Loans and advances to customers	-	-	-	-	1 294
Trade receivables and other assets	204 804	168 207	36 597	22%	889 577
Current tax assets	26 717	23 360	3 357	14%	30 930
Investments in equity accounted investees	16 737	21 131	(4 394)	(21%)	13 058
Investment property	212 823	236 952	(24 129)	(10%)	190 134
Intangible assets	51 813	52 392	(579)	(1%)	94 740
Property, plant and equipment	229 459	218 536	10 923	5%	263 232
Deferred tax assets	35 540	33 866	1 674	5%	55 080
Total assets	12 573 536	17 064 766	(4 491 230)	(26%)	16 810 163
Liabilities					
Trading liabilities held for trading	59 667	110 508	(50 841)	(46%)	53 234
Hedging derivatives (liabilities)	-	-	-	-	5 062
Liabilities associated with disposal group held for sale	52 574	4 033 648	(3 981 074)	(99%)	-
Deposits and loans from banks	393 567	1 146 484	(752 917)	(66%)	310 090
Deposits and loans from customers	7 832 211	7 734 462	97 749	1%	11 465 158
Debt securities issued	606 586	618 213	(11 627)	(2%)	803 520
Subordinated debt	189 527	189 879	(352)	(%)	184 816
Other liabilities	588 922	568 234	20 688	4%	1 381 881
Current tax liability	27 282	11 171	16 111	>100%	14 458
Provisions	11 544	9 450	2 094	22%	10 714
Deferred tax liabilities	2 501	8 848	(6 347)	(72%)	8 681
Total liabilities	9 764 381	14 430 897	(4 666 516)	(32%)	14 237 614
Share capital	574 138	574 138	-	-	574 138
Share premium	93 577	93 577	-	-	93 577
Other reserves	42 189	115 254	(73 065)	(63%)	-
Reserves of a disposal group held for sale	-	(9 723)	9 723	(100%)	58 794
Retained earnings	1 779 528	1 475 495	304 033	21%	1 384 178
Other capital instruments	218 900	218 900	-	-	218 900
Equity attributable to equity holders of the parent	2 708 332	2 467 641	240 691	10%	2 329 587
Non-controlling interests - other equity instruments	60 386	63 181	(2 795)	(4%)	101 706
Non-controlling interests – ordinary shares	40 437	103 047	(62 610)	(61%)	141 256
Non-controlling interests - total	100 823	166 228	(65 405)	(39%)	242 962
Total equity	2 809 155	2 633 869	175 286	7%	2 572 549
Total equity and liabilities	12 573 536	17 064 766	(4 491 230)	(26%)	16 810 163

Consolidated Statement of Profit and Loss

in thousands EUR	31.03.2026	31.12.2025	abs	%	31.03.2025
Interest income calculated using effective interest rate method	131 213	558 195	(426 982)	(76%)	193 677
Other interest income	4 464	18 984	(14 520)	(76%)	3 227
Interest expense	(62 329)	(277 920)	215 591	(78%)	(88 241)
Net interest income	73 348	299 259	(225 911)	(75%)	108 663
Fee and commission income	80 095	206 923	(126 828)	(61%)	69 860
Fee and commission expense	(5 459)	(23 853)	18 394	(77%)	(9 184)
Net fee and commission income	74 636	183 070	(108 434)	(59%)	60 676
Financial markets, net result	7 569	95 489	(87 920)	(92%)	22 214
Other operating income	10 721	44 709	(33 988)	(76%)	14 582
Total income	166 274	622 527	(456 253)	(73%)	206 135
Personnel expenses	(32 295)	(124 265)	91 970	(74%)	(43 363)
Depreciation and amortization	(6 340)	(26 167)	19 827	(76%)	(10 220)
Other operating expenses	(22 998)	(84 886)	61 888	(73%)	(30 055)
Total expenses	(61 633)	(235 318)	173 685	(74%)	(83 638)
Change in impairment of property, plant and equipment and intangible assets	(3)	(9 795)	9 792	(100%)	116
Net impairment losses on loans, loan commitments and financial guarantees	14 168	(52 369)	66 537	<(100%)	(12 302)
Net impairment gain/(loss) on financial assets except loans, loan commitments and financial guarantees	(406)	8 228	(8 634)	<(100%)	7 320
Profit (loss) from operations	118 400	333 273	(214 873)	(64%)	117 631
Share of profit from equity accounted investees	(4 187)	12 955	(17 142)	<(100%)	408
Profit before tax from continuing operations	114 213	346 228	(232 015)	(67%)	118 039
Income tax expense	(22 597)	(66 193)	43 596	(66%)	(21 893)
Profit after tax for the period from continuing operations	91 616	280 035	(188 419)	(67%)	96 146
Profit after tax for the period from discontinued activities	164 424	40 951	123 473	>100%	-
Profit for the period	256 040	320 986	(64 946)	(20%)	96 146

Selected Financial Indicators

a) Consolidated Capital Adequacy

in thousands EUR	31.03.2026	31.12.2025	abs	%	31.03.2025
Tier 1	2 183 964	2 168 016	15 948	1%	1 950 540
CET1	1 903 315	1 883 763	19 552	1%	1 656 759
AT1	280 649	284 253	(3 604)	(1%)	293 781
Tier 2	103 053	109 988	(6 935)	(6%)	104 533
Total regulatory capital	2 287 017	2 278 004	9 013	0%	2 055 073

Capital adequacy ratios	31.03.2026	31.12.2025	abs	%	31.03.2025
CET 1	19,84%	17,95%	1,89%		16,87%
TIER 1	22,76%	20,65%	2,11%		19,86%
Total regulatory capital	23,83%	21,70%	2,13%		20,92%

b) Consolidated Loan Portfolio Quality

in thousands EUR	31.03.2026	31.12.2025	abs	%	31.03.2025
Loans & advances to customers gross	5 248 318	5 150 653	97 666	2%	8 223 248
Allowances for loan losses	(202 482)	(216 206)	13 725	(6%)	(331 648)
Loans & advances to customers net	5 045 837	4 934 446	111 391	2%	7 891 600
NPL ratio	2,91%	4,07%	(1,16%)		4,28%