



Consolidated results
J&T FINANCE GROUP SE
as of December 31, 2025

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)

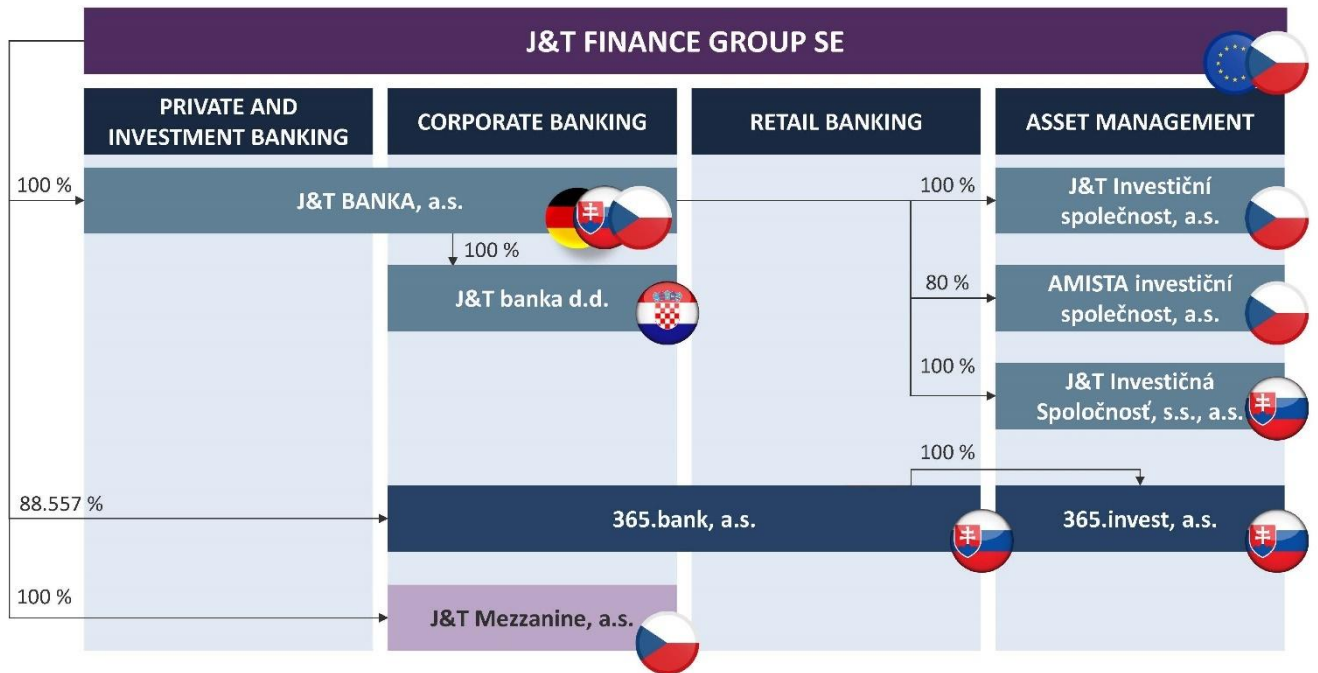
Registered on: 15 November 2013

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

Structure of J&T FINANCE GROUP SE



Ownership structure: Jozef Tkáč (45.05 %)

Ivan Jakobovič (35.15 %)

Rainbow Wisdom Investments Limited (9.90 %)

Štěpán Ašer (4.95 %)

Igor Kováč (4.95 %)

Consolidated Statement of Financial Position

in thousands EUR	31.12.2025	31.12.2024	abs	%
Assets				
Cash and cash equivalents	3 671 836	5 247 302	(1 575 466)	(30%)
Financial assets held for trading	516 913	417 626	99 287	24%
Hedging derivatives	-	3 581	(3 581)	(100%)
Investment securities measured at fair value through profit or loss	705 897	429 646	276 251	64%
Investment securities measured at fair value through other comprehensive income	377 732	512 380	(134 648)	(26%)
Investment securities at amortised cost	1 470 020	1 864 423	(394 403)	(21%)
Disposal group held for sale	4 583 089	1 024	4 582 065	>100%
Loans and advances to banks	50 389	682	49 707	>100%
Loans and advances to customers	4 934 446	7 854 819	(2 920 373)	(37%)
FV changes of portfolio of hedged instruments - Loans and advances to customers	-	1 352	(1 352)	(100%)
Trade receivables and other assets	168 207	973 067	(804 860)	(83%)
Current tax assets	23 360	20 783	2 577	12%
Investments in equity accounted investees	21 131	12 538	8 593	69%
Investment property	236 952	181 577	55 375	30%
Intangible assets	52 392	93 975	(41 583)	(44%)
Property, plant and equipment	218 536	265 911	(47 375)	(18%)
Deferred tax assets	33 866	55 683	(21 817)	(39%)
Total assets	17 064 766	17 936 369	(871 603)	(5%)
Liabilities				
Trading liabilities held for trading	110 508	64 361	46 147	72%
Hedging derivatives (liabilities)	-	5 857	(5 857)	(100%)
Liabilities associated with disposal group held for sale	4 033 648	-	4 033 648	-
Deposits and loans from banks	1 146 484	424 848	721 636	>100%
Deposits and loans from customers	7 734 462	12 649 817	(4 915 355)	(39%)
Debt securities issued	618 213	793 495	(175 282)	(22%)
Subordinated debt	189 879	180 447	9 432	5%
Other liabilities	568 234	1 312 296	(744 062)	(57%)
Current tax liability	11 171	12 966	(1 795)	(14%)
Provisions	9 450	18 150	(8 700)	(48%)
Deferred tax liabilities	8 848	8 644	204	2%
Total liabilities	14 430 897	15 470 881	(1 039 984)	(7%)
Share capital	574 138	574 138	-	-
Share premium	93 577	93 577	-	-
Other reserves	115 254	42 860	72 394	>100%
Reserves of a disposal group held for sale	(9 723)	-	(9 723)	-
Retained earnings	1 475 495	1 296 816	178 679	14%
Other capital instruments	218 900	218 900	-	-
Equity attributable to equity holders of the parent	2 467 641	2 226 291	241 350	11%
Non-controlling interests - other equity instruments	63 181	100 136	(36 955)	(37%)
Non-controlling interests – ordinary shares	103 047	139 061	(36 014)	(26%)
Non-controlling interests - total	166 228	239 197	(72 969)	(31%)
Total equity	2 633 869	2 465 488	168 381	7%
Total equity and liabilities	17 064 766	17 936 369	(871 603)	(5%)

Consolidated Statement of Profit and Loss

in thousands EUR	31.12.2025	31.12.2024	abs	%
Interest income calculated using effective interest rate method	558 195	759 794	(201 599)	(27%)
Other interest income	18 984	15 621	3 363	22%
Interest expense	(277 920)	(447 391)	169 471	(38%)
Net interest income	299 259	328 024	(28 765)	(9%)
Fee and commission income	206 923	141 150	65 773	47%
Fee and commission expense	(23 853)	(17 781)	(6 072)	34%
Net fee and commission income	183 070	123 369	59 701	48%
Financial markets, net result	95 489	55 894	39 595	71%
Other operating income	44 709	76 900	(32 191)	(42%)
Total income	622 527	584 187	38 340	7%
Personnel expenses	(124 265)	(114 188)	(10 077)	9%
Depreciation and amortization	(26 167)	(21 483)	(4 684)	22%
Loss on sale of subsidiaries	-	(2 505)	2 505	(100%)
Other operating expenses	(84 886)	(84 472)	(414)	%
Total expenses	(235 318)	(222 648)	(12 670)	6%
Impairment of goodwill	-	(3 606)	3 606	(100%)
Change in impairment of property, plant and equipment and intangible assets	(9 795)	(14 787)	4 992	(34%)
Net impairment losses on loans, loan commitments and financial guarantees	(52 369)	13 228	(65 597)	<(100%)
Net impairment gain/(loss) on financial assets except loans, loan commitments and financial guarantees	8 228	(11 919)	20 147	<(100%)
Profit (loss) from operations	333 273	344 455	(11 182)	(3%)
Share of profit from equity accounted investees	12 955	7 821	5 134	66%
Profit before tax from continuing operations	346 228	352 276	(6 048)	(2%)
Income tax expense	(66 193)	(78 443)	12 250	(16%)
Profit after tax for the period from continuing operations	280 035	273 833	6 202	2%
Profit after tax for the period from discontinued activities	40 951	64 519	(23 568)	(37%)
Profit for the period	320 986	338 352	(17 366)	(5%)

Selected Financial Indicators

a) Consolidated Capital Adequacy

in thousands EUR	31.12.2025	31.12.2024	abs	%
Tier 1	2 168 016	1 939 426	228 590	12%
CET1	1 883 763	1 647 119	236 644	14%
AT1	284 253	292 307	(8 054)	(3%)
Tier 2	109 988	108 014	1 973	2%
Total regulatory capital	2 278 004	2 047 440	230 563	11%

Capital adequacy ratios	31.12.2025	31.12.2024	abs	%
CET 1	17,95%	16,03%	1,91%	
TIER 1	20,65%	18,88%	1,77%	
Total regulatory capital	21,70%	19,93%	1,77%	

b) Consolidated Loan Portfolio Quality

in thousands EUR	31.12.2025	31.12.2024	abs	%
Loans & advances to customers gross	5 150 653	8 179 181	(3 028 529)	(37%)
Allowances for loan losses	(216 206)	(324 363)	108 156	(33%)
Loans & advances to customers net	4 934 446	7 854 819	(2 920 372)	(37%)
NPL ratio	4,07%	4,21%	(0,14%)	