

# 2025 HALF-YEAR FINANCIAL REPORT UniCredit Bank Czech Republic and Slovakia, a.s.

Issued on 15 August 2025

UniCredit Bank Czech Republic and Slovakia, a.s. (the “Bank”), as an issuer of listed securities, submits to the public this Half-Year Financial Report prepared in accordance with Section 119 of Act No. 256/2004 Coll. On Capital Market Undertakings as amended in the Czech Republic that which is also the Half-Year Financial Report for the 1st half of 2025 in accordance with Section 35 of Act No. 429/2002 Coll., on the Stock Exchange, as amended in the Slovak Republic.

## BASIC DATA

**Business name:** UniCredit Bank Czech Republic and Slovakia, a.s.

**Registered office:** Želetavská 1525/1, 140 92 Prague 4, Czech Republic

**Company ID No.:** 64948242

**Companies register:** recorded in the Companies Register maintained by the Municipal Court in Prague, Section B, file 3608

**Tax ID No.:** CZ64948242

**Date of incorporation:** 1 January 1996, for an indefinite period

**Legal form:** joint-stock company

**Share capital:** CZK 8,755 million

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UniCredit Bank Czech Republic and Slovakia, a.s. is a joint-stock company incorporated according to Czech law and in carrying out its activities in the Czech market, the Bank is governed by Czech legal regulations, in particular the Banking Act, the Civil Code, the Act on Business Corporations and regulations governing operations in the banking and capital markets.

In the Slovak market, where the Bank has operated since 1 December 2013 through its organisational unit, the Bank is also governed by applicable Slovak legal regulations.

## PUBLISHING OF THE HALF-YEAR FINANCIAL REPORT

– <https://www.unicreditbank.cz/cs/o-bance/vysledky/vyrocnizpravy.html>

– <https://www.unicreditbank.sk/sk/o-banke/investori/vyrocniespravy.html>

– Announcement of the publication in the daily „Hospodářské noviny“ published in the Slovak Republic

**Date of publishing:** 15 August 2025

**Stock exchange publication time according to Section 47 paragraph 8 of Act No. 429/2002 Coll. on the Stock Exchange:** 9:00 a.m.

## SCOPE OF BUSINESS ACTIVITIES

The Bank is a universal bank providing services of retail, commercial and investment banking services in Czech crowns and foreign currencies for domestic and foreign clients, mainly in the Czech Republic and also in other states of the European Union.

The Bank's principal activities include:

- Receiving deposits from the public;
- Providing loans;
- Investing in securities on its own behalf;
- Operating a system of payments and clearing;
- Issuing and administration of payment products;
- Providing guarantees;
- Opening letters of credit;
- Administering cash collection;
- Trading on its own behalf or on behalf of clients:
  - In foreign-exchange currency products;
  - In forward and option contracts, including foreign currency and interest rate contracts; and
  - With transferable securities;
- Participating in share subscriptions and providing related services;
- Issuing mortgage bonds;
- Conducting financial brokerage;
- Managing securities, including portfolio management, on behalf of clients;
- Providing depository services and administration of securities;
- Providing depository services for investment funds;
- Conducting foreign currency exchange activities;
- Providing banking information;
- Renting safe-deposit boxes; and
- Conducting activities directly connected with the activities stated above.

Through its subsidiaries and an associate, the Bank additionally provides the following types of services:

- Lease and instalment sale of machinery and equipment;
- Lease to own (lease purchase);
- Lease of cars and instalment sale of cars;
- Consumer and commercial loans granted for the purchase of cars, machinery and equipment;
- Mediation of services and sales;
- Mediation of insurance policies conclusion;
- Purchase, sale and lease of real estate;
- Real estate activities;
- Real estate administration and maintenance; and
- Operational financing by way of factoring local and foreign receivables.

The Half-Year Financial Report has not been audited.

**DISCLAIMER:** The English version of the Half-Year Financial Report is a translation of the Czech original and is for information purposes only. In case of a discrepancy, the Czech original will prevail.

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# 1. Commentary on the UniCredit Bank Czech Republic and Slovakia Group financial results

The UniCredit Bank Czech Republic and Slovakia Group (the “Group”) achieved a net profit of CZK 5,853 million as at 30 June 2024, which is higher by 5.52% compared with profit of CZK 5,547 million as at 30 June 2024.

The increase in profitability is mainly attributed to the increase in operating income. The Group has taken steps to reflect the environment of decreasing interest rates and also the geopolitical and economic situation.

## STATEMENT OF COMPREHENSIVE INCOME

Compared to the first half of 2024, net interest income increased by 1.37% to CZK 7,924 million (CZK 7,817 million as at 30 June 2024). This increase is due to the increased customer loans and deposits.

Net fee and commission income amounted to CZK 2,633 million (as at 30 June 2024: CZK 2,302 million), which represents an increase by 14.38%, attributable to both Corporate and Retail segments.

Net profit from the sale or repurchase of financial instruments increased by 45.45% to CZK 64 million (the value as at 30 June 2024 was CZK 44 million).

Income from trading slightly decreased by 5.91% from CZK 1,387 million as at 30 June 2024 to CZK 1,305 million as at 30 June 2025.

Operating revenues reached CZK 12,735 million, compared to CZK 12,249 million as at 30 June 2024, corresponding with increase by 3.97%.

Administrative expenses were reported in the amount of CZK 4,033 million (as at 30 June 2024: CZK 4,130 million), a decrease by 2.35%.

Impairment losses on financial assets at amortized cost increased by 5.76% from CZK 278 million as at 30 June 2024 to CZK 294 million as at 30 June 2025. It corresponds to the Expected Loss calculation in line the IFRS 9 methodology reflecting the updated macroeconomic scenario. The provisions from financial commitments and guarantees were recalculated in accordance with the standard IFRS 9 and release amount of these provision decreased by 88.98% year-on-year from CZK 372 million as at 30 June 2024 to CZK 41 million as at 30 June 2025.

## STATEMENT OF FINANCIAL POSITION

### ASSETS

As at 30 June 2025, the Group's total assets amounted to CZK 1,115.6 billion, which represents an increase by 13.91% compared to 31 December 2024, when the balance sheet total was CZK 979.3 billion.

Financial assets at fair value through profit or loss decreased by 16.38% since 31 December 2024 from CZK 25.5 billion to CZK 21.3 billion.

Financial assets at fair value through other comprehensive income up by 16.78% to CZK 64.7 billion (as at 31 December 2024 this value was CZK 55.4 billion).

Loans and advances to clients increased by 9.07% to a total of CZK 686.4 billion compared to 31 December 2024 (CZK 629.3 billion), especially in Corporate segment.

The growth dynamics of the loan portfolio continue to focus on the Retail segment (mainly driven by the growth of mortgage loans) and small and medium-sized enterprises.

Loans and advances to banks increased by 31.67% compared to 31 December 2024 (CZK 303.7 billion as at 30 June 2025 compared to CZK 230.7 billion as at 31 December 2024), mainly due to an increase in receivables from reverse repo operations.

The value of tangible assets and assets from the right of use was CZK 7,402 million as at 30 June 2025 and represents a decrease by 0.32% compared to the value of CZK 7,426 million as at 31 December 2024.

The value of intangible assets decreased by 9.28% from CZK 2,402 million as at 31 December 2024 to CZK 2,179 million as at 30 June 2025.

### LIABILITIES

Liabilities to banks increased by 135.69% from CZK 26.8 billion as at 31 December 2024 to CZK 63.3 billion as at 30 June 2025. The growth is mainly due to an increase in liabilities from repo operations.

Liabilities to clients increased by 14.19% compared to 31 December 2024 to a total of CZK 802.2 billion (from CZK 702.4 billion as at 31 December 2024). The growth is mainly due to an increase in liabilities from repo operations.

Debt securities issued increased by 3.56% to a total of CZK 117.8 billion (from CZK 113.8 billion as at 31 December 2024).

Current account deposits and term deposits reported year-on-year slight decrease by 1.04%. The Group takes always into account the Bank's prudential liquidity management (both short-term and structural).

### EQUITY

The Group's equity amounted to CZK 78.9 billion as at 30 June 2025, which represents a decrease of CZK 4.4 billion compared to 31 December 2024 due to the fact that the Group paid a dividend of CZK 10.5 billion this year, mainly from the profit of 2024.

## 2. Summary of development and expected development in 2025

The Group achieved in the first half of 2025 a year-on-year increase in profit after tax, mainly thanks to an increase in operating income and a lower contribution to the crisis resolution fund. Despite the decreasing interest rates environment, the Group expects to outperform the 2024 financial results for the current year, driven by growing volumes of client loans, deposits and higher fee income.

The volume of client loans increased compared to the end of 2024 mainly in corporate and retail segments. On the deposit side, the Group recorded a slight decline compared to the very strong year-end 2024, primarily due to the volatility of corporate client deposits.

Administrative costs increased year-on-year mainly due to non-personnel costs, primarily in IT. An increase in personnel costs can be observed compared to the prior year, reflecting an increase in salaries. Due to the long-term effective management of operating costs and the expected increase of operating income, further slight year-on-year increase of the cost/income ratio is expected. The Group will continue to invest in digitalisation and optimisation of internal processes, which will keep cost growth below the rate of inflation.

From a risk perspective, the Group expects a lower need for provisioning year-on-year due to the high quality of the loan portfolio, while maintaining a high level of capital adequacy ratios traditionally well above regulatory requirements.

The parent company of the Group, UniCredit Bank Czech Republic and Slovakia, a.s., was among the first banks on the market to launch instant euro payments in April 2025. At the same time, the Bank also offers instant payments in Czech crowns. This service, which is free of additional charges, enables clients to make interbank payments within seconds. Clients can use the service anytime—24 hours a day, 7 days a week, including weekends and public holidays.

Instant payments are available to the Bank's clients without any extra fees, under the same conditions as standard electronic payments or as part of the current account packages they already use. With this step, the Bank joins other financial institutions on the Czech market that offer instant payments, reaffirming its commitment to providing services at the highest level.

In addition, the Group carried out key corporate banking transactions in the first half of 2025.

Following 30 June 2025, the following changes occurred in the Bank's Management Board:

- As of 15 August 2025, Dimitar Todorov assumed the role of Chief Financial Officer (CFO) and Member of the Board of Directors, succeeding Maria-Georgia Salagean;
- As of 1 August 2025, Tatjana Antolić Jasnić assumed the role of Chief Risk Officer (CRO) and Member of the Board of Directors, succeeding Alen Dobrić;
- As of 1 July 2025, Pavel Vinter assumed the role of Chief Operating Officer (COO) and Member of the Board of Directors, succeeding Stefano Gison.

### **3. Condensed Interim Consolidated Financial Statements as of 30 June 2025**

**UniCredit Bank Czech Republic and Slovakia, a.s.**
**Interim Consolidated Statement of Comprehensive Income for the period ended 30 June 2025**

prepared in accordance with International Financial Reporting Standards  
as adopted by the European Union (in millions CZK)

	1. 1. – 30. 6. 2025	1. 1. – 30. 6. 2024
Interest income, of which:	15 938	18 482
interest income calculated using the effective interest method	18 196	21 394
Interest expense	(8 014)	(10 665)
<b>Net interest income</b>	<b>7 924</b>	<b>7 817</b>
Fee and commission income	3 711	3 303
Fee and commission expenses	(1 078)	(1 001)
<b>Net fee and commission income</b>	<b>2 633</b>	<b>2 302</b>
Dividend income	21	1
Net income/(loss) from trading	1 305	1 387
Net income/(loss) from hedging against risk of changes in fair value	x	x
Net income/(loss) from the sale or repurchase of:	64	44
Financial assets at amortised cost	22	42
Financial assets at fair value through other comprehensive income	41	1
Financial liabilities	1	1
Net income/(loss) from financial assets/liabilities at fair value through profit or loss, of which:	(8)	1
Mandatorily at fair value	(8)	1
Other operating income	796	697
<b>Operating income</b>	<b>12 735</b>	<b>12 249</b>
Impairment losses on:	(293)	(279)
Financial assets at amortised cost	(294)	(278)
Financial assets at fair value through other comprehensive income	1	(1)
Administrative expenses	(4 033)	(4 130)
Net provisions for risks and charges:	59	347
Loan commitments and financial guarantees given	41	372
Other net provisions	18	(25)
Depreciation and impairment of property, equipment and right of use assets	(486)	(484)
Amortisation and impairment of intangible assets	(398)	(363)
Other operating expenses	(278)	(358)
<b>Operating expenses</b>	<b>(5 136)</b>	<b>(4 988)</b>
Net income/(loss) on property measured at fair value	1	(7)
Share of profit of equity-accounted investees, net of tax	21	19
<b>Profit before income tax</b>	<b>7 328</b>	<b>6 994</b>
Income tax	(1 475)	(1 447)
<b>Profit after tax</b>	<b>5 853</b>	<b>5 547</b>
<b>Net profit attributable to the Group's shareholder</b>	<b>5 853</b>	<b>5 547</b>

	1.1. – 30.6.2025	1.1. – 30.6.2024
<b>Items that cannot be subsequently reclassified to profit or loss</b>		
Reserve from revaluation of financial assets at fair value through other comprehensive income, of which:	<b>1</b>	<b>(1)</b>
Change in fair value	1	(1)
Reserve from revaluation of property used in business measured at fair value, of which:	<b>1</b>	<b>13</b>
Change in fair value	5	19
Transfers to other net equity items	(4)	(3)
Deferred tax	x	(3)
<b>Items that can be subsequently reclassified to profit or loss</b>		
Reserve from revaluation of hedging instruments in cash flow hedges, of which:	<b>401</b>	<b>119</b>
Change in fair value	1 034	764
Revaluation reclassified to profit or loss	(422)	(683)
Deferred tax	(211)	38
Reserve from revaluation of financial assets at fair value through other comprehensive income, of which:	<b>130</b>	<b>(6)</b>
Change in fair value	191	(8)
Revaluation reclassified to profit or loss	(25)	x
Deferred tax	(36)	2
Foreign exchange rate differences from the consolidation of a foreign branch	<b>(204)</b>	<b>137</b>
<b>Other comprehensive income, net of tax</b>	<b>329</b>	<b>262</b>
<b>Other comprehensive income, net of tax, attributable to the Group's shareholder</b>	<b>329</b>	<b>262</b>
<b>Total comprehensive income, net of tax</b>	<b>6 182</b>	<b>5 809</b>
<b>Total comprehensive income, net of tax, attributable to the Group's shareholder</b>	<b>6 182</b>	<b>5 809</b>



**UniCredit Bank Czech Republic and Slovakia, a.s.**  
**Interim Consolidated Statement of Financial Position as of 30 June 2025**  
prepared in accordance with International Financial Reporting Standards  
as adopted by the European Union (in millions CZK)

	30.06.2025	31.12.2024
<b>Assets</b>		
Cash and cash balances	15 054	10 113
Financial assets at fair value through profit or loss, of which:	21 349	25 530
Held for trading	21 253	25 427
Mandatorily at fair value	96	103
Financial assets at fair value through other comprehensive income	64 661	55 369
Financial assets at amortised cost, of which:	990 137	860 003
Loans and advances to banks	303 708	230 665
Loans and advances to customers	686 429	629 338
Positive fair value of hedging derivatives	7 953	10 836
Changes in fair value of the portfolio of hedged instruments	1 902	1 879
Equity-accounted investees	326	341
Property, equipment and right of use assets	7 402	7 426
Intangible assets	2 179	2 402
Tax receivables, of which:	1 854	2 119
Current income tax	171	4
Deferred tax	1 683	2 115
Other assets	2 733	3 270
<b>Total assets</b>	<b>1 115 550</b>	<b>979 288</b>
<b>Liabilities</b>		
Financial liabilities at fair value through profit or loss, of which:	20 748	23 840
Held for trading	20 748	23 840
Financial liabilities at amortised cost, of which:	983 280	843 090
Deposits from banks	63 277	26 847
Deposits from customers and Lease liabilities	802 184	702 475
Debt securities issued	117 819	113 768
Negative fair value of hedging derivatives	20 566	23 695
Changes in fair value of the portfolio of hedged instruments	(4 105)	(4 632)
Tax liabilities, of which:	711	689
Current income tax	198	111
Deferred tax	513	578
Other liabilities	14 398	8 151
Provisions for risks and charges	1 052	1 173
<b>Total liabilities</b>	<b>1 036 650</b>	<b>896 006</b>
<b>Equity</b>		
Issued capital	8 755	8 755
Share premium	3 495	3 495
Reserve funds from revaluation	(3 874)	(4 166)
Retained earnings and reserve funds	64 671	64 498
Profit for the period	5 853	10 700
<b>Total shareholder's equity</b>	<b>78 900</b>	<b>83 282</b>
<b>Total liabilities and shareholder's equity</b>	<b>1 115 550</b>	<b>979 288</b>

The notes on pages 13-27 form a part of these condensed interim consolidated financial statements.

**UniCredit Bank Czech Republic and Slovakia, a.s.**
**Interim Consolidated Statement of Changes in Equity for the period 1 January - 30 June 2025**

prepared in accordance with International Financial Reporting Standards as adopted by the European Union (in millions CZK)

	Issued capital	Share premium	Reserve from revaluation of				FX differences from consolidation	Retained earnings and reserve funds			Profit for the period	Equity
			hedging instruments	financial assets at fair value through other compr. income	property measured at fair value	exchange rate gains/(losses) of a foreign branch		Reserve fund and other capital funds	Special purpose reserve fund	Retained earnings		
<b>Balance as of 1 January 2024</b>	<b>8 755</b>	<b>3 495</b>	<b>(4 615)</b>	<b>(275)</b>	<b>173</b>	<b>(538)</b>	<b>(156)</b>	<b>5 243</b>	<b>11 609</b>	<b>52 399</b>	<b>10 455</b>	<b>86 545</b>
<b>Transactions with owners, contributions from and distributions to owners</b>												
Allocation of the prior year profit										10 455	(10 455)	x
Dividend payment										(10 256)		(10 256)
Consolidation impact						(42)	24			49		31
<b>Total comprehensive income for the current period</b>												
Net profit for the current period											5 547	5 547
Other comprehensive			119	(7)	13	137						262
<b>Balance as of 30 June 2024</b>	<b>8 755</b>	<b>3 495</b>	<b>(4 496)</b>	<b>(282)</b>	<b>186</b>	<b>(443)</b>	<b>(132)</b>	<b>5 243</b>	<b>11 609</b>	<b>52 647</b>	<b>5 547</b>	<b>82 129</b>
<b>Balance as of 1 January 2025</b>	<b>8 755</b>	<b>3 495</b>	<b>(3 602)</b>	<b>(262)</b>	<b>187</b>	<b>(369)</b>	<b>(120)</b>	<b>5 243</b>	<b>11 609</b>	<b>47 646</b>	<b>10 700</b>	<b>83 282</b>
<b>Transactions with owners, contributions from and distributions to owners</b>												
Allocation of the prior year profit										10 700	(10 700)	x
Dividend payment										(10 509)		(10 509)
Consolidation impact						(4)	(33)			(18)		(55)
<b>Total comprehensive income for the current period</b>												
Net profit for the current period											5 853	5 853
Other comprehensive			401	131	1	(204)						329
<b>Balance as of 30 June 2025</b>	<b>8 755</b>	<b>3 495</b>	<b>(3 201)</b>	<b>(131)</b>	<b>188</b>	<b>(577)</b>	<b>(153)</b>	<b>5 243</b>	<b>11 609</b>	<b>47 819</b>	<b>5 853</b>	<b>78 900</b>

The notes on pages 13-27 form a part of these condensed interim consolidated financial statements.

**UniCredit Bank Czech Republic and Slovakia, a.s.**
**Interim Consolidated Statement of Cash Flows for the period 1 January - 30 June 2025**

prepared in accordance with International Financial Reporting Standards  
as adopted by the European Union (in millions CZK)

	1. 1. – 30. 6. 2025	1. 1. – 30. 6. 2024
<b>Profit after tax</b>	<b>5 853</b>	<b>5 547</b>
Adjustments for nonmonetary items:		
Impairment losses of:	293	279
Financial assets at amortised costs	294	278
Financial assets at fair value through other comprehensive income	(1)	1
Revaluation of financial instruments	992	(999)
Net provisions for risks and charges:	(59)	(431)
Loan commitments and financial guarantees given	(41)	(372)
Other net provisions	(18)	(59)
Depreciation and impairment of property, equipment and right of use assets	486	484
Amortisation and impairment of intangible assets	398	363
Net income/(loss) from the sale or repurchase of:	(41)	(1)
Financial assets at fair value through other comprehensive income	(41)	(1)
Profit/(loss) from equity investments	15	26
Profit/(loss) from the sale of non-financial assets	x	7
Taxes	1 475	1 447
Unrealised foreign currency gains/(losses)	(208)	95
Net interest income	(7 924)	(7 817)
Other non-monetary adjustments (FX revaluation, Accruals and Others)	(4 727)	(2 441)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>(3 447)</b>	<b>(3 441)</b>
Financial assets at fair value through profit or loss, of which:	3 157	5 191
Held for trading	3 158	5 191
Mandatorily at fair value	(1)	x
Financial assets at amortised cost, of which:	(126 426)	(162 189)
Loans and advances to banks	(72 814)	(149 432)
Loans and advances to customers	(53 612)	(12 757)
Other financial instruments	941	(78)
Other assets	516	(11)
Financial liabilities at fair value through profit or loss, of which:	(2 867)	(4 837)
Held for Trading	(2 867)	(4 837)
Financial liabilities at amortised cost, of which:	135 685	152 158
Deposits from banks	36 317	24 080
Deposits from customers	99 368	128 078
Other liabilities	6 450	1 907
Interest received	15 502	17 947
Interest paid	(8 005)	(10 244)
Income tax paid	(1 458)	(1 342)
<b>Net cash flows from operating activities</b>	<b>20 048</b>	<b>(4 939)</b>

**UniCredit Bank Czech Republic and Slovakia, a.s.**

**Interim Consolidated Statement of Cash Flows for the period 1 January - 30 June 2025**

prepared in accordance with International Financial Reporting Standards  
as adopted by the European Union (in millions CZK)

	<b>1.1. – 30.6. 2025</b>	<b>1.1. – 30.6. 2024</b>
(Purchase) of financial assets at fair value through other comprehensive income	(13 363)	(5 625)
Sale and maturity of financial assets at fair value through other comprehensive income	5 337	3 087
Cash proceeds from the sale of property and equipment and intangible assets	67	68
(Acquisition) of property and equipment and intangible assets	(729)	(94)
Dividends received	21	1
<b>Net cash flows from investment activities</b>	<b>(8 667)</b>	<b>(2 563)</b>
Dividends paid	(10 509)	(10 256)
Financial liabilities at amortised cost – issue of debt securities	4 421	19 996
Financial liabilities at amortised cost – repayment of issued debt securities	(150)	(640)
(Payment) of Lease liabilities	(202)	(194)
<b>Net cash flows from financial activities</b>	<b>(6 440)</b>	<b>8 906</b>
<b>Cash and cash balances at the beginning of the period</b>	<b>10 113</b>	<b>8 818</b>
Net liquidity generated/absorbed in the period	4 941	1 404
<b>Cash and cash balances at the end of the period</b>	<b>15 054</b>	<b>10 222</b>

## CONSOLIDATION

The Group consists of the parent company UniCredit Bank Czech Republic and Slovakia, a.s., a joint stock company (hereinafter the “Bank” or the “Parent Company”) with its registered office Želetavská 1525/1, 140 92, Praha 4 – Michle, 7 subsidiaries and 1 associate.

The Bank’s ultimate owner is UniCredit S.p.A, Milan, which consolidates the entire UniCredit group in accordance with International Financial Reporting Standards as adopted by the European Union.

Certain subsidiaries maintain their accounts under Czech or Slovak Accounting Standards and the Group makes reclassifications and adjustments to figures under IFRS.

There were following changes in the Group in the first half of 2025:

- UniCredit Leasing Insurance Services, s.r.o. was excluded from the consolidation group structure with effect from 1 January 2025 due to the immateriality of the balances included in the consolidation for this company;
- ALLIB Leasing s.r.o. was excluded from the consolidation group structure with effect from 1 April 2025 due to the immateriality of the balances included in the consolidation for this company;
- CA-Leasing OVUS s.r.o. was excluded from the consolidation group structure with effect from 1 April 2025 due to the immateriality of the balances included in the consolidation for this company.

## ACCOUNTING POLICIES

These financial statements have been prepared in accordance with the International Financial Reporting Standard of IAS 34 Interim Financial Reporting as adopted by the European Union and these financial statements have not been audited.

Accounting rules, policies and accounting estimates and assumptions (apart from those affected by current geopolitical situation – see below) identical to the ones in the last annual financial statements as of 31 December 2024 have been applied to the condensed interim financial statements. The amounts are in millions of Czech korunas (CZK million), unless stated otherwise.

## IMPACT OF THE CURRENT GEOPOLITICAL SITUATION

The Group is closely monitoring current developments in international trade, particularly in connection with the increased uncertainty caused by the introduction of tariff measures by the United States and the subsequent reciprocal responses by other countries. The Group has implemented detailed monitoring of the ongoing situation and continuously identifies potentially affected clients, for whom it individually assesses the impact of the current circumstances. The analysis conducted, reflecting current macroeconomic conditions, does not indicate that the Group’s financial plan is at risk. The Group continues to monitor the situation and is prepared to respond to any further developments.

These circumstances have requested, as of 30 June 2025, a careful evaluation of certain items of financial statements whose recoverability depends on future cash flows projections by re-estimating the cash flows so to incorporate assumptions on the effects of current geopolitical situation.

While evaluations have been made on the basis of information deemed to be reasonable and supportable as at 30 June 2025, the current scenario is affected by level of uncertainty whose outcome is not foreseeable at the moment due to direct impacts as well as indirect impacts.

## CASH AND CASH BALANCES

	30.06.2025	31.12.2024
Cash in hand	3 477	3 646
Other on-demand deposits	5 291	2 992
Compulsory reserves	6 286	3 475
<b>Total</b>	<b>15 054</b>	<b>10 113</b>

For cash flow reporting purposes, cash is defined as cash and cash equivalents.

Item **“Other on-demand deposits”** includes current accounts and sight deposits toward banks.

## FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

Held for Trading

(i) Based on the Quality of the Input Data Used for Valuation at Fair Value

**30.06.2025**

	Level 1	Level 2	Level 3	Total
Debt securities	102	x	x	102
Derivatives	x	20 450	701	21 151
<b>Total</b>	<b>102</b>	<b>20 450</b>	<b>701</b>	<b>21 253</b>

**31.12.2024**

	Level 1	Level 2	Level 3	Total
Debt securities	24	x	x	24
Derivatives	x	24 873	530	25 403
<b>Total</b>	<b>24</b>	<b>24 873</b>	<b>530</b>	<b>25 427</b>

(ii) Based on the Type of Issuer

	30.06.2025	31.12.2024
<b>Debt securities</b>		
Public administration	102	24
<b>Total</b>	<b>102</b>	<b>24</b>

## FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

(a) Based on the Quality of the Input Data Used for Valuation at Fair Value

30.06.2025

	Level 1	Level 2	Level 3	Total
Debt securities	63 906	737	x	64 643
Shares	x	x	18	18
<b>Total</b>	<b>63 906</b>	<b>737</b>	<b>18</b>	<b>64 661</b>

31.12.2024

	Level 1	Level 2	Level 3	Total
Debt securities	54 606	746	x	55 352
Shares	x	x	17	17
<b>Total</b>	<b>54 606</b>	<b>746</b>	<b>17</b>	<b>55 369</b>

(b) Based on the Type of Issuer

	30.06.2025	31.12.2024
Debt securities		
Government institutions	62 501	51 934
Other	2 142	3 418
Shares		
Other	18	17
<b>Total</b>	<b>64 661</b>	<b>55 369</b>

(c) Participation interests

Business name	Registered office	Date of acquisition	Acquisition price	Net book value 2025	Net book value 2024	Share of the Group as of 30 Jun 2025	Share of the Group as of 31 Dec 2024
CBCB – Czech Banking Credit Bureau, a.s. (bank register)	Prague	10 Oct 2001	0,24	0,24	0,24	20 %	20 %
<b>Total</b>			<b>0,24</b>	<b>0,24</b>	<b>0,24</b>		

## FINANCIAL ASSETS AT AMORTISED COST – LOANS AND ADVANCES TO CUSTOMERS

(a) Analysis of Receivables from Customers, by Type

### Corporate Customers

	Stage 1			Stage 2			Stage 3			Total		
	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount
<b>30 June 2025</b>												
Current accounts (overdrafts)	36 134	(409)	35 725	5 531	(343)	5 188	2 650	(2 325)	325	44 315	(3 077)	41 238
Mortgage loans	143 177	(439)	142 738	21 265	(826)	20 439	1 876	(1 158)	718	166 318	(2 423)	163 895
Credit cards	13	x	13	3	x	3	1	x	1	17	x	17
Leases	8 234	(59)	8 175	1 352	(99)	1 253	552	(332)	220	10 138	(490)	9 648
Factoring	5 180	(14)	5 166	266	(3)	263	107	(8)	99	5 553	(25)	5 528
Other loans	179 190	(596)	178 594	11 387	(681)	10 706	3 810	(2 619)	1 191	194 387	(3 896)	190 491
Debt securities	55 389	(1)	55 388	x	x	x	x	x	x	55 389	(1)	55 388
<b>Total</b>	<b>427 317</b>	<b>(1 518)</b>	<b>425 799</b>	<b>39 804</b>	<b>(1 952)</b>	<b>37 852</b>	<b>8 996</b>	<b>(6 442)</b>	<b>2 554</b>	<b>476 117</b>	<b>(9 912)</b>	<b>466 205</b>

	Stage 1			Stage 2			Stage 3			Total		
	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount
<b>31 Dec 2024</b>												
Current accounts (overdrafts)	30 011	(219)	29 792	4 552	(396)	4 156	2 532	(2 211)	321	37 095	(2 826)	34 269
Mortgage loans	136 772	(330)	136 442	17 799	(1 194)	16 605	1 778	(982)	796	156 349	(2 506)	153 843
Credit cards	12	x	12	3	x	3	1	x	1	16	x	16
Leases	9 723	(47)	9 676	1 495	(129)	1 366	517	(308)	209	11 735	(484)	11 251
Factoring	4 659	(13)	4 646	211	(6)	205	100	(9)	91	4 970	(28)	4 942
Other loans	162 391	(514)	161 877	14 929	(979)	13 950	4 254	(2 586)	1 668	181 574	(4 079)	177 495
Debt securities	36 461	x	36 461	x	x	x	x	x	x	36 461	x	36 461
<b>Total</b>	<b>380 029</b>	<b>(1 123)</b>	<b>378 906</b>	<b>38 989</b>	<b>(2 704)</b>	<b>36 285</b>	<b>9 182</b>	<b>(6 096)</b>	<b>3 086</b>	<b>428 200</b>	<b>(9 923)</b>	<b>418 277</b>



Retailoví klienti

	Stage 1			Stage 2			Stage 3			Total		
	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount
<b>30 June 2025</b>												
Current accounts (overdrafts)	743	(9)	734	526	(58)	468	35	(22)	13	1 304	(89)	1 215
Mortgage loans	186 659	(144)	186 515	6 664	(227)	6 437	429	(166)	263	193 752	(537)	193 215
Credit cards and consumer loans	13 414	(129)	13 285	2 022	(329)	1 693	355	(239)	116	15 791	(697)	15 094
Leases	1 017	(3)	1 014	32	(3)	29	50	(30)	20	1 099	(36)	1 063
Other loans	9 135	(20)	9 115	460	(31)	429	194	(101)	93	9 789	(152)	9 637
<b>Total</b>	<b>210 968</b>	<b>(305)</b>	<b>210 663</b>	<b>9 704</b>	<b>(648)</b>	<b>9 056</b>	<b>1 063</b>	<b>(558)</b>	<b>505</b>	<b>221 735</b>	<b>(1 511)</b>	<b>220 224</b>

	Stage 1			Stage 2			Stage 3			Total		
	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount	Gross amount	Impair. losses	Net amount
<b>31 Dec 2024</b>												
Current accounts (overdrafts)	652	(9)	643	443	(36)	407	37	(30)	7	1 132	(75)	1 057
Mortgage loans	176 978	(188)	176 790	8 775	(273)	8 502	436	(162)	274	186 189	(623)	185 566
Credit cards and consumer loans	12 493	(113)	12 380	1 897	(247)	1 650	368	(237)	131	14 758	(597)	14 161
Leases	1 276	(3)	1 273	39	(4)	35	50	(28)	22	1 365	(35)	1 330
Other loans	8 465	(23)	8 442	481	(68)	413	184	(92)	92	9 130	(183)	8 947
<b>Total</b>	<b>199 864</b>	<b>(336)</b>	<b>199 528</b>	<b>11 635</b>	<b>(628)</b>	<b>11 007</b>	<b>1 075</b>	<b>(549)</b>	<b>526</b>	<b>212 574</b>	<b>(1 513)</b>	<b>211 061</b>

**(b) Analysis of Net Receivables from Customers, by Sector**

	<b>30.06.2025</b>	<b>31.12.2024</b>
Financial institutions	50 115	51 809
Non-financial institutions	350 528	319 935
Government sector	65 562	46 533
Individuals and others	220 224	211 061
<b>Total</b>	<b>686 429</b>	<b>629 338</b>

**FINANCIAL LIABILITIES AT AMORTISED COST**

**(a) Deposits from customers**

Analysis of Deposits from Customers by Type

	<b>30.06.2025</b>	<b>31.12.2024</b>
Current accounts	416 484	458 254
Term deposits	213 781	178 666
Lease Liabilities	2 026	2 111
Sale and repurchase agreements	167 682	60 976
Other	2 211	2 468
<b>Total</b>	<b>802 184</b>	<b>702 475</b>

**(b) Issued Debt Securities**

Analysis of Issued Debt Securities

	<b>30.06.2025</b>	<b>31.12.2024</b>
Mortgage bonds	83 721	80 190
Structured bonds	4 069	4 184
Other issued debt securities	30 029	29 394
<b>Total</b>	<b>117 819</b>	<b>113 768</b>

## PROVISIONS FOR RISKS AND CHARGES

Provisions for risks and charges include the following items:

	30.06.2025	31.12.2024
Provisions for off-balance sheet credit exposures	702	756
Stage 1	241	221
Stage 2	175	131
Stage 3	286	404
Legal disputes	46	66
Provision for restructuring	182	231
Other	122	120
<b>Total</b>	<b>1 052</b>	<b>1 173</b>

	Provisions for off-balance sheet credit exposures	Legal disputes	Restructuring provision	Other	Total
Balance at 1 January 2025	756	66	231	120	1 173
Charge during the year	357	3	x	x	360
Usage during the year	x	(1)	(49)	1	(49)
Release of redundant provisions and other	(411)	(22)	x	1	(432)
<b>Total other provisions at 30 June 2025</b>	<b>702</b>	<b>46</b>	<b>182</b>	<b>122</b>	<b>1 052</b>

## DEPRECIATION AND IMPAIRMENT OF PROPERTY AND EQUIPMENT

In the first half of 2025 and in the first half of 2025, the Group did not release an impairment of property and equipment.

## DIVIDEND

In the first half of 2025 the Group paid a dividend in the amount of CZK 10,509 million (dividend of CZK 10,256 million was paid in 2024).

## SEGMENT ANALYSIS

**IFRS 8 Operating segments** states that the presentation and reporting of operating segments shall be in accordance with the performance criteria monitored by the one responsible for operational decisions. In the Group, that responsibility lies with the Board of Directors of the Bank.

The Group's primary segment reporting is broken down by types of clients: retail and private banking, corporate and investment banking, and other. The performance of all the segments is monitored monthly by the Board of Directors and other members of the Group's management. The reporting segments generate income primarily from the provision of loans and other banking products.

**Retail and private banking** encompasses in particular providing loans, mortgages, account keeping, payment services (including payment cards), term and saving deposits, and investment advisory.

**Corporate and investment banking, leases** include especially the following products and services: providing banking services to companies and public institutions, including loans, leases, factoring, bank guarantees, account maintenance, payment services, opening documentary letters of credit, term deposits, derivative and foreign currency operations, and capital market activities inclusive of securities underwriting for clients, investment advisory, and consulting on mergers and acquisitions.

**Other** includes banking services that are not included within the aforementioned segments.

(a) Segment Information by Client Category

	Retail and private banking	Corporate and investment banking, leases	Other	Total
<b>30.06.2025</b>				
Net interest and dividend income	2 264	5 370	311	<b>7 945</b>
Other net income	1 026	3 432	76	<b>4 534</b>
Depreciation/impairment of property and equipment and intangible assets	x	(73)	(811)	<b>(884)</b>
Impairment loss	(245)	(41)	(7)	<b>(293)</b>
Segment expenses	(2 220)	(2 250)	496	<b>(3 974)</b>
Profit before tax	825	6 438	65	<b>7 328</b>
Income tax	x	x	(1 475)	<b>(1 475)</b>
Result of segment	<b>825</b>	<b>6 438</b>	<b>(1 410)</b>	<b>5 853</b>
Segment assets	256 996	833 940	24 614	<b>1 115 550</b>
Segment liabilities	331 326	577 893	127 431	<b>1 036 650</b>

	Retail and private banking	Corporate and investment banking, leases	Other	Total
<b>30.06.2024</b>				
Net interest and dividend income	2 455	6 405	(345)	<b>8 515</b>
Other net income	649	2 770	(24)	<b>3 395</b>
Depreciation/impairment of property and equipment and intangible assets	x	(85)	(762)	<b>(847)</b>
Impairment loss	(576)	365	(68)	<b>(279)</b>
Segment expenses	(2 000)	(2 247)	457	<b>(3 790)</b>
Profit before tax	528	7 208	(742)	<b>6 994</b>
Income tax			(1 447)	<b>(1 447)</b>
Result of segment	<b>528</b>	<b>7 208</b>	<b>(2 189)</b>	<b>5 547</b>
Segment assets	226 288	797 334	19 284	<b>1 042 906</b>
Segment liabilities	141 695	714 894	104 188	<b>960 777</b>

The income tax for all segments is presented in the segment "Other".

The Group does not have a customer or a group of customers that would comprise more than 10 percent of the Group's income.

(b) Information on Geographical Areas

	Czech Republic	Slovakia	Total
<b>30.06.2025</b>			
Net interest and dividend income	5 195	2 750	<b>7 945</b>
Other net income	3 298	1 236	<b>4 534</b>
Depreciation/impairment of property and equipment and intangible assets	(583)	(301)	<b>(884)</b>
Impairment loss	(60)	(233)	<b>(293)</b>
Segment expenses	(2 822)	(1 152)	<b>(3 974)</b>
Profit before tax	5 028	2 300	<b>7 328</b>
Income tax	(1 002)	(473)	<b>(1 475)</b>
Result of segment	<b>4 026</b>	<b>1 827</b>	<b>5 853</b>
Segment assets	916 852	198 698	<b>1 115 550</b>
Segment liabilities	872 860	163 790	<b>1 036 650</b>

	Czech Republic	Slovakia	Total
<b>30.06.2024</b>			
Net interest and dividend income	5 504	3 011	<b>8 515</b>
Other net income	3 166	229	<b>3 395</b>
Depreciation/impairment of property and equipment and intangible assets	(560)	(287)	<b>(847)</b>
Impairment loss	(352)	73	<b>(279)</b>
Segment expenses	(2 840)	(950)	<b>(3 790)</b>
Profit before tax	4 918	2 076	<b>6 994</b>
Income tax	(787)	(660)	<b>(1 447)</b>
Result of segment	<b>4 131</b>	<b>1 416</b>	<b>5 547</b>
Segment assets	830 521	212 385	<b>1 042 906</b>
Segment liabilities	824 735	136 042	<b>960 777</b>

## CONTINGENT LIABILITIES AND CONTINGENT ASSETS

In the ordinary course of business, the Group conducts various financial transactions that are not reported the Group's statement of financial position and that are designated as off-balance sheet financial instruments. Unless stated otherwise, the information below represents the nominal values of off-balance sheet transactions.

### CONTINGENT LIABILITIES

#### LEGAL DISPUTES

As of 30 June 2025, the Group assessed the legal disputes in which it acted as a defendant. The Group recorded provisions for these legal disputes. In addition to these disputes, legal actions arising from ordinary business activities have been taken against the Group. The management does not anticipate the result of these legal disputes to have a material impact on the Group's financial position.

#### CONTINGENT LIABILITIES ARISING FROM GUARANTEES, LOAN COMMITMENTS AND OTHER CONTINGENT LIABILITIES

Contingent liabilities predominantly include undrawn amounts of loans. Loan commitments issued by the Group include issued credit and guarantee commitments, and undrawn amounts of credits and overdraft loan facilities. Revocable commitments include undrawn loans that may be revoked by the Group at any time without stating the reason. On the contrary, irrevocable commitments represent the Group's liability to provide a credit or issue a guarantee, the performance of which, even though bound on meeting the contractual terms by the client, is to a certain extent independent of the Group's will.

Contingent liabilities arising from financial guarantees include irrevocable commitments made by the Group to repay debts in lieu of the debtor owed to the guarantee beneficiary in case the debtor defaults on their obligation to pay subject to terms and conditions of the individual contracts. As such, commitments bear similar risk to loans, the Group creates the relevant provisions using a similar algorithm as for provisions.

Documentary letters of credit represent a written irrevocable commitment of the Group issued based on a client's request (orderer), to provide a third party or to its order (recipient, beneficiary), with certain performance, under the condition the terms of the letter of credit are met by a specified deadline. For these financial instruments, the Group creates provisions using a similar algorithm as applied for credits.

The Group recorded provisions for off-balance sheet items to cover expected credit losses and arising from the impairment losses on the off-balance sheet items due to credit risk. As of 30 June 2025, the aggregate provisions amounted to MCZK 702 (as of 31 December 2024: MCZK 756).

	Gross amount	Provisions for risks and charges	Net amount
<b>30.06.2025</b>			
Letters of credit and financial guarantees	50 968	(420)	50 548
Stage 1	49 115	(162)	48 953
Stage 2	1 669	(133)	1 536
Stage 3	184	(125)	59
Other contingent liabilities (undrawn credit facilities)	189 089	(282)	188 807
Stage 1	182 429	(79)	182 350
Stage 2	6 304	(42)	6 262
Stage 3	356	(161)	195
<b>Celkem</b>	<b>240 057</b>	<b>(702)</b>	<b>239 355</b>
	Gross amount	Provisions for risks and charges	Net amount
<b>31.12.2024</b>			
Letters of credit and financial guarantees	47 843	(391)	47 452
Stage 1	44 053	(145)	43 908
Stage 2	3 568	(95)	3 473
Stage 3	222	(151)	71
Other contingent liabilities (undrawn credit facilities)	188 397	(365)	188 032
Stage 1	179 712	(76)	179 636
Stage 2	7 314	(36)	7 278
Stage 3	1 371	(253)	1 118
<b>Total</b>	<b>236 240</b>	<b>(756)</b>	<b>235 484</b>

## RELATED PARTY TRANSACTIONS

Entities are deemed to be related parties in the event that one entity is able to control the activities of another or is able to exercise significant influence over the other entity's financial or operational policies. As part of its ordinary business, the Group enters into transactions with related parties. These transactions principally comprise loans, deposits and other types of transactions and are concluded under arm's length conditions and at arm's length prices in order to prevent any detriment to any party.

Related parties principally include the Bank's parent company, Bank's fellow subsidiaries and other companies controlled by UniCredit Group or where UniCredit Group exercises significant influence the, the Bank's subsidiaries and affiliates, members of the Board of Directors and other members of the Bank's management.

UniCredit Group has prepared an equity programme for the employees of UniCredit Group under which the employees may purchase shares of UniCredit Group parent at a discounted price. The Discounted employee shares may not be sold during the vesting period. Vested shares are forfeited if the respective employee's employment by the UniCredit Group ends. The provided discount is allocated to individual UniCredit Group companies involved in the programme and these companies recognise and defer the discount over the vesting period.

### (a) Transactions with the parent company

	30.06.2025	31.12.2024
Assets		
Cash and cash balances	1 295	1 514
Loans and advances to banks	46 938	26 049
Financial assets held for trading	15 146	16 844
Positive fair value of hedging derivatives	7 555	10 245
<b>Total</b>	<b>70 934</b>	<b>54 652</b>

	30.06.2025	31.12.2024
Liabilities		
Deposits from banks	40 796	17 884
Debt instruments	45 641	46 497
Financial liabilities held for trading	14 188	15 702
Negative fair value of hedging derivatives	19 896	22 556
<b>Total</b>	<b>120 521</b>	<b>102 639</b>

	30.06.2025	31.12.2024
Off-balance sheet items		
Issued guarantees	x	181
Irrevocable credit facilities	1 465	1 490
<b>Total</b>	<b>1 465</b>	<b>1 671</b>

	1.1. – 30.6.2025	1.1. – 30.6.2024
Interest income	399	357
Interest expense	(2 477)	(2 132)
Fee and commission income	1	x
Fee and commission expenses	(14)	(47)
Net profit/loss from financial assets and liabilities held for trading	1 510	99
Net profit/loss from hedging of the risk of change in fair values	(5 185)	1 442
Administrative expenses	(563)	(548)
<b>Total</b>	<b>(6 329)</b>	<b>(829)</b>

(b) Transactions with key management members

	30.06.2025	31.12.2024
Assets		
Loans and advances to customers	161	157
<b>of which:</b>		
Board of Directors	32	38
Other management members	129	119
<b>Total</b>	<b>161</b>	<b>157</b>

	30.06.2025	31.12.2024
Payables to customers	152	147
<b>of which:</b>		
Board of Directors	40	13
Other management members	112	134
<b>Total</b>	<b>152</b>	<b>147</b>

	30.06.2025	31.12.2024
Off-balance sheet items		
Irrevocable credit facilities	36	16
<b>of which:</b>		
Board of Directors	34	8
Other management members	2	8
<b>Total</b>	<b>36</b>	<b>16</b>



(c) Transactions with other related parties

	30.06.2025	31.12.2024
Assets		
Cash and cash balances	1 332	854
<b>of which:</b>		
UniCredit Bank AG	549	728
UniCredit Bank Austria AG	768	104
UniCredit Bank Hungary Zrt.	6	7
Financial assets held for trading	419	1 488
<b>of which:</b>		
UniCredit Bank AG	419	1 487
Loans and advances to banks	37	586
<b>of which:</b>		
UniCredit Bank Austria AG	26	576
AO UniCredit Bank	11	10
Loans and advances to customers	1 465	1 235
<b>of which:</b>		
RCI Financial Services, s.r.o.	1 465	1 235
<b>Total</b>	<b>3 253</b>	<b>4 163</b>

	30.06.2025	31.12.2024
Liabilities		
Deposits from banks	2 867	2 035
<b>of which:</b>		
UniCredit Bulbank AD	32	21
UniCredit Bank Austria AG	791	1 377
UniCredit Bank AG	1 974	572
UniCredit Bank Hungary Zrt.	11	13
UniCredit Banka Slovenija d.d.	42	15
Deposits from customers	17	25
Financial liabilities held for trading	152	1 874
<b>of which:</b>		
UniCredit Bank AG	152	1 874
<b>Total</b>	<b>3 036</b>	<b>3 934</b>

**UniCredit Bank Czech Republic and Slovakia, a.s.****Notes to Condensed Interim Consolidated Financial Statements as of 30 June 2025**

prepared in accordance with International Financial Reporting Standards  
as adopted by the European Union (in millions CZK)

	30.06.2025	31.12.2024
Off-balance sheet items		
Issued guarantees	1 024	819
<b>of which:</b>		
UniCredit Bank AG	246	145
UniCredit Bank Austria AG	98	251
UniCredit Bank Hungary Zrt.	197	112
UniCredit Bulbank AD	260	269
Irrevocable credit facilities	7 726	8 911
<b>of which:</b>		
UniCredit Bank AG	4 278	4 336
UniCredit Bank Austria AG	1 724	1 510
RCI Financial Services, s.r.o.	1 675	415
<b>Total</b>	<b>8 750</b>	<b>9 730</b>

**UniCredit Bank Czech Republic and Slovakia, a.s.**
**Notes to Condensed Interim Consolidated Financial Statements as of 30 June 2025**

prepared in accordance with International Financial Reporting Standards  
as adopted by the European Union (in millions CZK)

	1.1. – 30.6.2025	1.1. – 30.6.2024
Interest income	47	628
<b>of which:</b>		
UniCredit Bank AG	12	502
UniCredit Bank Austria AG	2	3
RCI Financial Services, s.r.o.	32	37
Interest expense	(126)	(178)
<b>of which:</b>		
UniCredit Bank AG	(20)	(17)
UniCredit Bank Austria AG	(15)	(31)
UniCredit Bulbank AD	(87)	(120)
Fee and commission income	37	63
<b>of which:</b>		
UniCredit Bank AG	33	56
UniCredit Bank Hungary Zrt.	2	2
UniCredit Bank Austria AG	2	5
Fee and commission expenses	(3)	(4)
<b>of which:</b>		
UniCredit Bank AG	(1)	(1)
UniCredit Bank Austria AG	(1)	(2)
Net profit/loss from financial assets and liabilities held for trading	6	2 869
<b>of which:</b>		
UniCredit Bank AG	(5)	2 868
UniCredit Bank Austria AG	11	x
Net profit/loss from hedging against risk of changes in fair value	x	151
<b>of which:</b>		
UniCredit Bank AG	x	126
Administrative expenses	(16)	(6)
<b>of which:</b>		
UniCredit Bank AG	(13)	(1)
UniCredit Bank Austria AG	1	3
<b>Total</b>	<b>(55)</b>	<b>3 523</b>

## SUBSEQUENT EVENTS

The Group's management is not aware of any post balance sheet events that would require adjustment to the Group's condensed interim financial statements.

## 4. Statement of the Issuer's authorized persons

To the best of our knowledge, the Condensed interim consolidated financial statements give a true and fair view of the assets, liabilities, financial situation and result of operations of the Issuer and the Issuer's consolidation group. Commentary on the UniCredit Bank Czech Republic and Slovakia Group financial results containing a description of the significant events that occurred in the first 6 months of the accounting period and their impact on the Condensed interim consolidated financial statements, Expected development in 2025 containing a description of the main risks and uncertainties for the remaining 6 months of the accounting period, and description of related parties transactions that occurred in the first 6 months of the accounting period, which significantly impacted result of operations of the Issuer and the Issuer's consolidation group, to the best of our knowledge, contain true overview of this requested information.

Prague, 15 August 2025



**Mgr. JAKUB DUSÍLEK, MBA**  
Chairman of the Board of Directors



**DIMITAR TODOROV**  
Member of the Board of Directors