

PPF banka has built on the success of previous years, maintaining stable performance and continuing further expanding its capital market trading volumes. The results reflect the bank's recognition with an A3 deposit rating from Moody's.

| | | | |
|-----------------------|------------------|--------------------------------------|-----------------|
| Net profit: | CZK 3.95 billion | Volume of securities trading: | CZK 565 billion |
| Capital ratio: | 24.45% | Operating income: | CZK 6 billion |
| Total assets: | CZK 357 billion | Net interest income: | CZK 5.4 billion |

Prague, 11 March 2026 – Press release: Unaudited preliminary financial results of PPF banka for 2025.

According to unaudited financial results, PPF banka reported a stable net profit of nearly CZK 4 billion in 2025 and increased the year-on-year volume of securities trading by 23% to CZK 565 billion. These results reflect the bank's long-term strategy succeeding in comparison with its international peers, as recognized by the award of a high-grade "A" deposit rating from Moody's.

In October 2025, Moody's assigned PPF banka a deposit rating of A3/P-2 with a stable outlook. In its assessment, the agency highlighted the bank's strong capitalisation, consistently solid profitability, high liquidity, and robust risk-management capabilities. The long-term deposit rating confirms the bank's distinctive position in the domestic market and its role as a key banking partner for its shareholders, PPF Group and the City of Prague.

PPF banka also reaffirmed its standing in capital markets operations. For the second consecutive year, the bank ranked as the best primary dealer in Czech government bonds in the assessment by the Ministry of Finance of the Czech Republic, ahead of leading domestic and international financial institutions. PPF banka has long ranked among the principal market makers in Czech government bonds and contributes actively to their liquidity and stability.

The bank offers clients a broad portfolio of financial services and products alongside opportunities connected with the business activities of PPF Group. In 2025, it demonstrated this expertise through the successful placement of four-year TV Nova bonds with a total volume of CZK 1 billion, executed jointly with Air Bank. The transaction further strengthened synergies across PPF Group and confirmed the effectiveness of Air Bank's fully digital distribution strategy for investment products.

PPF banka's loan portfolio, measured as receivables from clients, exceeded CZK 46 billion on 31 December 2025.

During the year, the bank continued to invest in digitalization, cybersecurity, and improvements in service efficiency. Key initiatives included the modernization of its online banking platform and mobile application.

PPF banka also regards responsibility towards the society in which it operates as an integral part of its role as a major financial institution. Through the foundations of PPF Group, the bank provides long-term support for projects with a positive social impact. In 2025, this support reached almost CZK 351 million, compared with CZK 301 million in the previous year. The bank continues to broaden these activities by enabling non-profit organisations in the City of Prague, through PPF Foundation, to access interest-free bridging loans that support their operations, particularly in the provision of social services.

Petr Jirásko, Chairman of the Board and CEO of PPF banka, commented on the bank's results and activities in 2025:

*"Stable financial results and the strengthening of our position among the main market makers in government bonds confirm the strong standing of PPF banka and its growing importance in Czech banking. **The award of a deposit rating by the international agency Moody's confirms the correctness of our long-term direction.** It also represents a commitment for the future to continue delivering top-quality products and services to clients from the corporate, private, and public sectors and to further develop our activities in capital markets."*

*"In supporting non-profit services in the City of Prague, we expanded our activities this year in cooperation with PPF Foundation by launching **an innovative program that provides interest-free loans to non-profit organisations.** In the pilot round, non-profit organisations received around CZK 150 million, which will help them bridge the period between the approval and the disbursement of grants without incurring additional costs."*

*"PPF banka's net profit for 2025, at CZK 4 billion, follows several successful years and confirms that our market position remains strong even amid economic and geopolitical uncertainty. **The result reflects a consistent strategic direction, the trust of our clients, and our capacity to respond flexibly to a changing environment.**"*

Financial indicators 2025 and 2024

| Assets (CZK million) | 2025* | 2024 |
|---|----------------|----------------|
| Cash and cash equivalents | 103,857 | 150,517 |
| Financial assets at fair value through profit or loss | 107,726 | 65,108 |
| Financial assets at fair value through other comprehensive income | 70,265 | 53,781 |
| Financial assets at amortised cost | 19,108 | 19,804 |
| Receivables from banks | 9,110 | 11,910 |
| Receivables from clients | 46,295 | 48,613 |
| Equity investments | 237 | 237 |
| Other assets | 886 | 771 |
| Total assets | 357,484 | 350,741 |
| Liabilities (CZK million) | 2025* | 2024 |
| Liabilities to banks | 5,403 | 3,178 |
| Liabilities to clients | 233,113 | 265,740 |
| Debt securities issued | 1,164 | 1,350 |
| Financial liabilities at fair value through profit or loss | 92,575 | 55,824 |
| Other liabilities | 1,939 | 2,023 |
| Share capital | 769 | 769 |
| Other components of equity | 22,521 | 21,857 |
| Total liabilities | 357,484 | 350,741 |
| Income statement (CZK million) | 2025* | 2024 |
| Net interest income | 5,425 | 6,221 |
| Net fee and commission income | 275 | 255 |
| Net trading income and dividend income | 318 | ,558 |
| General administrative expenses | (1,564) | (1,422) |
| Impairment gains/losses | 274 | (466) |
| Other operating result | (168) | (302) |
| Income tax | (606) | (647) |
| Profit or loss for the accounting period | 3,954 | 4,197 |

* Unaudited and preliminary financial indicators.

ABOUT PPF BANKA

PPF banka serves clients from the corporate, public, and private sectors who value a professional and tailored approach. The bank specialises in trading on financial and capital markets and provides structured financing, including project, export, acquisition, leveraged, and real estate financing, together with related banking services. PPF banka ranks among the top securities traders in the Czech market and receives regular recognition for its activity and performance in financial markets.

CONTACT

Leoš Rousek

Director, Corporate Communications,
PPF Group and PPF banka

media@ppf.eu, +420 224 174 214

www.ppfbanka.cz