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Consolidated Profit and Loss Statement of Komerční banka, a.s. - IFRS

Note: As from 1 January 2019, KB reclassified charges for reservation of funds (commitment fees) from 'Net fee and commission income' to 'Net interest income'. The data for the comparative period have been restated.

CZK million
v milionech Kč

	3Q 2023	2Q 2023	1Q 2023	4Q 2022*	3Q 2022*	2Q 2022*	1Q 2022	4Q 2021	3Q 2021	2Q 2021	1Q 2021	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018
	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)
Interest income	30 908	29 122	27 206	27 867	26 198	22 214	16 867	12 046	8 547	7 516	7 448	7 668	7 893	9 297	11 598	11 550	11 275	10 817	10 363	9 796
Interest expense	-24 401	-22 659	-20 857	-20 735	-18 856	-14 912	-10 011	-5 599	-3 156	-2 954	-2 444	-2 406	-2 688	-4 296	-5 753	-5 829	-5 365	-4 950	-4 471	-3 765
Net interest income	6 507	6 463	6 349	7 132	7 342	7 302	6 856	6 448	5 390	4 563	5 004	5 261	5 205	4 998	5 845	5 921	5 911	5 867	5 892	6 030
Net fee and commission income	1 548	1 534	1 515	1 673	1 478	1 477	1 493	1 545	1 376	1 418	1 374	1 350	1 234	1 273	1 363	1 542	1 480	1 533	1 428	1 579
Net profit/(loss) on financial	776	1 063	1 000	753	967	864	1 081	675	1 000	953	1 002	666	710	920	589	628	839	768	571	790
Dividend income	-2	0	0	0	0	2	0	0	0	0	0	0	1	3	1	1	1	2	1	1
Other income	70	80	93	67	50	47	47	50	58	58	41	40	62	49	54	44	35	47	64	71
Net banking income	8 899	9 142	8 958	9 627	9 838	9 690	9 477	8 719	7 823	7 383	7 422	7 318	7 263	7 241	7 841	8 136	8 265	8 216	7 956	8 472
Personnel expenses	-2 152	-2 125	-1 944	-2 003	-1 944	-1 916	-1 871	-1 939	-1 933	-1 843	-1 824	-1 836	-1 927	-1 947	-1 940	-1 959	-1 978	-1 939	-1 905	-1 896
General admin. expenses (excl. regulatory funds)	-886	-1 021	-1 102	-1 152	-947	-973	-893	-1 105	-871	-923	-816	-952	-878	-951	-892	-1 094	-910	-994	-841	-1 224
Resolution and similar funds	-7	-111	-1 166	-6	-6	-14	-1 267	-6	-5	-22	-1 009	-4	-3	8	-942	-4	-3	-1	-846	-4
Depreciation, amortisation and impairment of operating assets	-874	-829	-795	-773	-760	-752	-738	-695	-713	-703	-692	-771	-675	-653	-631	-651	-621	-589	-596	-494
Total operating expenses	-4 979	-4 086	-5 007	-3 935	-3 656	-3 655	-4 768	-3 745	-3 522	-3 491	-4 341	-3 562	-3 482	-3 544	-4 406	-3 708	-3 512	-3 524	-4 188	-3 619
Operating profit	3 920	5 056	3 951	5 692	6 181	6 036	4 709	4 974	4 300	3 892	3 081	3 756	3 781	3 697	3 435	4 428	4 753	4 692	3 768	4 853
Impairment losses	6	464	447	43	-666	-328	-158	-21	-61	-95	-598	-1 177	-1 695	-1 594	-235	98	-49	-118	122	-61
Net gain from loans and advances transferred and written off	133	2	-15	7	-3	44	-120	9	9	14	12	6	16	20	81	146	22	296	55	45
Cost of risk	138	467	432	50	-669	-284	-278	-12	-51	-82	-586	-1 170	-1 678	-1 576	-154	244	-26	178	176	-17
Net operating income	5 118	5 522	4 384	5 742	5 512	5 752	4 431	4 962	4 249	3 810	2 495	2 585	2 103	2 122	3 281	4 671	4 726	4 870	3 944	4 836
Income from share of associated undertakings*	81	65	62	50	57	60	48	53	62	50	57	56	49	65	78	91	74	80	62	66
Net profit/(loss) on subsidiaries and associates	0	0	0	0	73	0	0	0	25	0	0	1	-41	0	0	0	55	0	0	0
Net profits on other assets	1	-6	-1	-25	15	153	-33	230	3	20	5	-10	-7	-13	15	2	1	14	0	-30
Profit before income taxes*	5 199	5 581	4 444	5 768	5 657	5 966	4 446	5 244	4 315	3 904	2 557	2 632	2 104	2 175	3 374	4 764	4 801	5 019	4 007	4 872
Income taxes	-881	-899	-833	-1 068	-950	-1 111	-869	-1 012	-813	-710	-492	-510	-405	-424	-646	-889	-863	-890	-757	-921
Net profit for the period*	4 338	4 682	3 611	4 700	4 707	4 854	3 577	4 232	3 502	3 194	2 064	2 122	1 698	1 751	2 728	3 875	3 918	4 129	3 249	3 951
Profit attributable to the Non-controlling owners	72	67	50	68	42	43	64	62	71	65	67	48	53	28	70	35	70	93	73	63
Profit attributable to the Group's equity holders*	4 267	4 525	3 561	4 632	4 664	4 812	3 513	4 169	3 432	3 129	1 997	2 074	1 646	1 779	2 658	3 840	3 848	4 036	3 176	3 888
Earnings per share/diluted earnings per share (in CZK, annualized)	90,38	95,84	75,42	98,11	98,78	101,92	74,41	88,30	72,89	66,27	42,30	43,93	34,86	37,68	56,30	81,33	81,50	85,48	67,27	82,35

* Adoption of IFRS 17 in Komerční pojišťovna led to restatement of Income from share of associated undertakings with effect as from 30 June 2022

Net fees & commissions structure

Note: NFC for 2018 quarters and 4Q 2017 presented in reporting methodology applied from 2019

CZK million
v milionech Kč

		3Q 2023	2Q 2023	1Q 2023	4Q 2022	3Q 2022	2Q 2022	1Q 2022	4Q 2021	3Q 2021	2Q 2021	1Q 2021	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018	
		(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno	(neauditováno
Transaction fees	Poplatky z transakcí	447	455	432	512	438	455	401	441	414	406	345	425	431	410	452	591	602	624	582	677	
Deposit product fees	Poplatky z depozitních produktů	200	201	205	205	200	183	196	195	196	198	199	188	185	198	196	195	199	198	198	196	
Loan fees	Poplatky z úvěrů	103	107	111	105	98	106	106	120	110	118	101	130	96	110	129	158	131	136	117	159	
Fees from cross-selling	Poplatky z křížového prodeje	493	492	473	548	439	440	486	519	420	408	429	409	352	358	357	386	333	345	316	382	
Specialised financial services & Other fees	Poplatky ze specializovaných služeb & Ostatní poplatky	305	278	294	304	303	291	306	269	235	287	300	198	171	195	219	213	215	230	215	186	
Net fees & commissions	Cisté výnosy z poplatků a provizí	1 548	1 535	1 514	1 674	1 478	1 477	1 493	1 544	1 376	1 418	1 374	1 350	1 235	1 273	1 353	1 543	1 480	1 533	1 428	1 579	

As from 1 January 2019, KB reclassified charges for reservation of funds (commitment fees) from 'Net fee and commission income' to 'Net interest income'. The data for the comparative period have been restated and year-on-year commentaries are made in comparison with the restated base.

Selected business data

	3Q 2023	2Q 2023	1Q 2023	4Q 2022	3Q 2022	2Q 2022	1Q 2022	4Q 2021	3Q 2021	2Q 2021	1Q 2021	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018
Clients																				
KB	1 665 000	1 661 000	1 656 000	1 652 000	1 651 000	1 650 000	1 636 000	1 625 000	1 623 000	1 621 000	1 641 000	1 641 000	1 651 000	1 657 000	1 663 000	1 664 000	1 662 000	1 662 000	1 661 000	1 667 000
- o/w individual clients	1 421 000	1 417 000	1 412 000	1 408 000	1 407 000	1 407 000	1 393 000	1 383 000	1 380 000	1 378 000	1 391 000	1 389 000	1 397 000	1 402 000	1 407 000	1 407 000	1 405 000	1 405 000	1 404 000	1 410 000
- o/w internet banking clients	1 509 000	1 523 000	1 523 000	1 515 000	1 509 000	1 503 000	1 484 000	1 465 000	1 457 000	1 447 000	1 450 000	1 443 000	1 440 000	1 433 000	1 431 000	1 423 000	1 414 000	1 405 000	1 396 000	1 389 000
- o/w mobile banking clients	1 191 000	1 185 000	1 169 000	1 145 000	1 122 000	1 099 000	1 066 000	1 034 000	1 008 000	980 000	959 000	932 000	904 000	868 000	836 000	786 000	744 000	699 000	656 000	611 000
- KB key authentication users	1 166 000	1 140 000	1 116 000	1 089 000	1 065 000	1 036 000	999 000	963 000	935 000	904 000	867 000	812 000	740 000	670 000	568 000	477 000	381 000	260 000	153 000	51 000
MPSS	438 000	446 000	451 000	461 000	464 000	472 000	478 000	485 000	484 000	487 000	486 000	485 000	480 000	483 000	488 000	490 000	485 000	489 000	491 000	490 000
KB PS	482 000	491 000	500 000	505 000	509 000	512 000	517 000	520 000	522 000	523 000	525 000	525 000	526 000	527 000	530 000	531 000	531 000	532 000	532 000	532 000
ESSOX	132 000	133 000	133 000	132 000	133 000	135 000	136 000	137 000	138 000	142 000	145 000	151 000	154 000	159 000	195 000	202 000	204 000	208 000	211 000	212 000
Direct Channels																				
KB Payment cards - active	1 711 000	1 693 000	1 693 000	1 666 000	1 655 000	1 644 000	1 630 000	1 604 000	1 598 000	1 591 000	1 595 000	1 588 000	1 593 000	1 587 000	1 585 000	1 581 000	1 578 000	1 570 000	1 570 000	1 565 000
- o/w debit cards	1 499 000	1 487 000	1 490 000	1 473 000	1 464 000	1 456 000	1 445 000	1 420 000	1 415 000	1 408 000	1 413 000	1 407 000	1 411 000	1 406 000	1 403 000	1 402 000	1 398 000	1 391 000	1 393 000	1 388 000
- o/w credit cards	212 000	206 000	202 000	194 000	191 000	188 000	186 000	184 000	183 000	183 000	182 000	181 000	182 000	181 000	181 000	180 000	179 000	179 000	177 000	178 000
ESSOX credit cards - active	49 000	49 000	50 000	51 000	52 000	53 000	54 000	55 000	56 000	57 000	57 000	61 000	61 000	62 000	92 000	94 000	98 000	100 000	102 000	104 000
Loan portfolio																				
Mortgages to individuals																				
- outstanding volume (CZK million)	271 300	271 300	269 600	268 700	267 100	266 200	264 400	262 700	258 300	253 000	248 700	245 500	241 900	236 400	232 000	229 400	226 800	225 100	223 900	223 900
Consumer loans (KB + ESSOX)*																				
- outstanding volume (CZK million)	36 800	36 800	35 900	34 800	34 700	34 500	33 700	33 300	33 100	32 900	32 100	32 700	33 500	33 100	33 000	n.a.	n.a.	n.a.	n.a.	n.a.
MPSS (Bridging and assigned loans)																				
- outstanding volume (CZK million)	88 500	88 500	86 500	85 300	83 800	81 500	78 800	76 000	72 500	69 000	66 100	63 900	61 700	59 400	57 600	56 200	54 900	53 500	52 100	50 700
Loans to small businesses (KB + ESSOX)**																				
- outstanding volume (CZK million)	47 400	47 400	46 800	46 800	47 400	47 700	47 200	47 900	47 700	47 000	46 000	45 900	45 600	44 300	43 100	n.a.	n.a.	n.a.	n.a.	n.a.
Loans to corporates and other loans w/o repo operations (KB+KBSK, before consolidation adjustments)																				
- outstanding volume (CZK million)	338 300	338 300	338 100	335 700	340 900	325 500	312 900	304 900	298 300	291 300	286 200	288 100	294 200	288 800	289 400	280 900	285 600	280 600	276 700	276 800
Factoring KB																				
- outstanding volume (CZK million)	9 400	9 400	9 000	10 100	9 800	10 300	9 500	11 400	8 900	8 500	8 100	8 300	7 400	7 000	8 600	9 400	8 600	8 800	8 100	9 000
SGEF																				
- outstanding volume (CZK million)	32 500	32 500	31 500	31 500	31 400	31 700	31 000	30 700	30 600	30 500	30 000	30 300	30 600	30 200	29 800	29 000	28 700	28 400	27 700	28 100
ESSOX																				
- outstanding volume (CZK million)	20 300	20 300	19 200	18 400	18 700	18 500	17 600	17 300	17 500	18 000	18 200	17 700	16 400	16 300	17 100	17 400	17 500	17 500	17 500	17 300

* Excluding retail loans to entrepreuneuring clients

** Including ESSOX retail loans to entrepreuneuring clients

Selected operational data

	IX.23	VI.23	III.23	XII.22	IX.22	VI.22	III.22	XII.21	IX.21	VI.21	III.21	XII.20	IX.20	VI.20	III.20	XII.19	IX.19	VI.19	III.19	XII.18
Distribution network																				
KB Retail branches	212	215	217	218	218	218	240	242	243	243	242	242	243	275	332	342	344	344	345	364
MPSS Points of sale	201	203	201	198	195	194	203	202	200	200	199	201	201	200	202	205	201	200	201	204
ATMs (KB network)	821	852	855	850	862	863	861	860	856	846	823	809	802	802	800	796	787	786	779	776
of which deposit-taking	521	536	533	521	521	521	514	502	494	477	449	429	415	406	395	389	375	359	336	320
of which recycling	418	417	375	354	352	351	342	326	304	276	245	220	205	196	185	178	165	149	125	119
of which contactless	679	690	662	645	643	641	626	604	579	552	421	304	286	268	253	241	227			
ATMs (Total shared network)	2 012	2 062	2 052	1 412	1 420															
Employees number, year to date average																				
KB (Czech Republic)	6 475	6 547	6 565	6 511	6 502	6 529	6 581	6 694	6 712	6 753	6 825	7 062	7 099	7 151	7 173	7 168	7 158	7 152	7 178	7 416
Group	7 541	7 549	7 541	7 503	7 496	7 522	7 564	7 687	7 705	7 748	7 820	8 061	8 099	8 150	8 173	8 167	8 155	8 144	8 167	8 413

Selected financial ratios and indicators

(consolidated)

	3Q 2023	2Q 2023	1Q 2023	4Q 2022	3Q 2022	2Q 2022	1Q 2022	4Q 2021	3Q 2021	2Q 2021	1Q 2021	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	Pro-forma 4Q 2018
Financial Ratios and Values, end of period																				
Capital Adequacy (CNS, Basel III)	20.2%	20.0%	19.8%	19.5%	21.1%	20.3%	20.2%	21.3%	23.0%	23.2%	22.5%	22.3%	21.6%	21.9%	20.8%	19.7%	19.4%	19.0%	18.9%	18.5%
Tier 1 ratio (CNS, Basel III)	19.6%	19.5%	19.2%	18.9%	20.5%	20.0%	19.8%	20.9%	22.5%	22.6%	21.8%	21.7%	20.9%	21.3%	20.2%	19.1%	18.9%	18.4%	18.4%	17.9%
Risk weighted assets for credit risk (CZK billion, Basel III)	433.7	427.3	429.1	430.8	432.2	442.3	425.8	400.2	388.9	387.6	374.3	375.9	375.2	368.5	376.6	367.6	371.6	373.5	369.2	375.4
Total risk weighted assets (CZK billion, Basel III)	527.6	524.6	525.0	523.0	525.7	533.2	512.3	484.4	471.1	467.3	447.7	450.6	453.2	446.7	455.6	439.2	448.1	451.8	445.5	451.1
Net Interest Margin (NII/Interest bearing assets) annualized	1.9%	1.9%	2.0%	2.2%	2.1%	2.2%	2.2%	2.1%	1.7%	1.6%	1.7%	1.9%	1.8%	1.7%	2.2%	2.1%	2.1%	2.1%	2.3%	2.3%
Cost / Income ratio	44.0%	44.7%	55.9%	40.9%	37.2%	37.7%	50.3%	43.0%	45.0%	47.3%	58.5%	48.7%	47.9%	48.9%	56.2%	45.6%	42.5%	42.9%	52.6%	42.7%
Cost / Assets	0.26%	0.28%	0.35%	0.30%	0.24%	0.25%	0.34%	0.30%	0.26%	0.26%	0.34%	0.28%	0.28%	0.36%	0.34%	0.29%	0.30%	0.37%	0.34%	0.34%
Loans / Assets	53.6%	54.4%	55.1%	59.9%	57.0%	50.8%	52.8%	58.2%	51.5%	52.5%	52.9%	58.3%	54.1%	53.9%	53.3%	60.1%	52.7%	54.1%	55.5%	59.0%
Equity / Assets	8.3%	8.2%	9.0%	9.6%	8.8%	8.5%	9.3%	10.2%	9.2%	9.3%	9.3%	10.0%	9.1%	9.0%	8.9%	10.1%	8.5%	8.5%	9.4%	9.7%
Loans / Deposits (incl. repo operations)	72.1%	73.1%	73.0%	82.2%	69.3%	68.6%	70.2%	75.7%	64.9%	67.1%	67.1%	75.0%	70.8%	71.9%	71.6%	78.8%	71.9%	71.8%	73.4%	76.9%
Loans / Deposit ratio (excl. repo with clients)	79.3%	80.2%	80.5%	85.2%	76.9%	74.0%	72.8%	76.4%	68.1%	69.5%	68.9%	76.1%	73.2%	74.3%	73.6%	79.0%	74.8%	75.7%	75.7%	78.3%
Return on average equity, annualized	14.2%	14.9%	11.6%	14.9%	14.9%	15.4%	11.2%	13.4%	11.3%	10.6%	7.0%	7.4%	6.0%	6.6%	10.0%	14.8%	15.4%	16.1%	12.5%	15.9%
Return on average assets, annualized	1.1%	1.2%	1.0%	1.3%	1.3%	1.3%	1.1%	1.3%	1.0%	1.0%	0.7%	0.7%	0.5%	0.6%	0.9%	1.3%	1.4%	1.2%	1.2%	1.4%
Number of shares outstanding, end of period	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900
Earnings per share (CZK), annualized	90.4	95.8	75.4	98.1	98.8	101.9	74.4	88.3	72.7	66.3	42.3	43.9	34.9	37.7	56.3	81.3	81.5	85.5	67.3	82.4
Book value per share (CZK)	646	624	662	643	675	655	668	658	655	633	613	603	590	581	567	559	538	518	546	529
Market capitalisation (CZK billion)	126.9	125.5	135.5	123.7	118.8	125.1	161.8	176.6	167.4	143.0	129.7	124.1	91.8	104.1	89.1	156.7	151.1	168.3	177.5	160.0
Share price																				
Share price, end of period	672	665	718	655	629	663	857	935	887	757	687	657	486	551	472	830	800	891	940	847
P/E (P/Net profit for the quarter annualized)	7.4	6.9	9.5	6.7	6.4	6.5	11.5	10.6	12.2	11.4	16.2	15.0	13.9	14.6	8.4	10.2	9.8	10.4	14.0	10.3
P/Book Value	1.0	1.1	1.1	1.0	0.9	1.0	1.3	1.4	1.4	1.2	1.1	1.1	0.8	0.9	0.8	1.5	1.5	1.7	1.7	1.6
Dividend paid/proposed in the year (per share, CZK)		60.42			99.3				23.9				0					51		
Payout ratio (Dividend/Net profit of the last year)		64.8%			147.4%				55.3%				0.0%					64.9%		
Loan portfolio overview																				
Gross client loans (CZK billion)	808.3	794.6	789.1	784.9	787.2	769.4	750.7	738.9	724.8	708.1	695.4	691.4	695.3	680.4	671.1	656.6	657.1	651.7	640.5	636.6
Stage 1 loans (share on portfolio)*	84.9%	84.7%	84.4%	84.4%	84.4%	90.8%	89.6%	89.8%	91.6%	90.8%	90.7%	90.9%	90.5%	92.4%	92.4%	92.7%	92.8%	92.8%	92.2%	92.0%
Stage 2 loans (share on portfolio)*	13.1%	13.2%	13.4%	13.1%	13.4%	6.8%	8.0%	7.6%	5.8%	6.3%	6.4%	6.4%	7.2%	5.5%	5.5%	5.1%	5.0%	4.9%	5.3%	5.3%
NPL loans (share on portfolio)	2.0%	2.1%	2.2%	2.3%	2.3%	2.4%	2.4%	2.5%	2.7%	2.9%	2.9%	2.6%	2.3%	2.2%	2.1%	2.1%	2.3%	2.3%	2.5%	2.7%
Provision coverage																				
Specific provisions for Stage 1 and Stage 2 loans	4.4%	4.4%	4.4%	4.5%	4.8%	7.6%	6.5%	6.8%	8.9%	8.7%	8.4%	8.6%	8.3%	8.2%	5.6%	5.8%	5.6%	5.6%	5.6%	5.7%
Specific provisions for NPL loans	50.9%	51.3%	50.8%	51.0%	50.6%	51.2%	51.5%	51.6%	52.0%	49.2%	48.5%	50.2%	52.4%	52.8%	55.7%	58.5%	59.7%	59.9%	60.8%	59.4%
Ratings, end of period																				
Standard & Poor's - long term	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
Standard & Poor's - short term	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1
Moodys - long term	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1
Moodys - short term	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1
Fitch Ratings - long term	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
Fitch Ratings - short term	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1

* 4Q 2020 exposures in Stage 1 and 2 are restated in accordance with an adjustment to the IFRS9 classification methodology applied in 4Q 2021.

Net interest margin

CONSOLIDATED (CZK million)																				
<i>(source: Profit and Loss Statement)</i>																				
	9M 2023	1H 2023	1Q 2023	FY 2022	9M 2022	1H 2022	1Q 2022	FY 2021	9M 2021	1H 2021	1Q 2021	FY 2020	9M 2020	1H 2020	1Q 2020	FY 2019	9M 2019	1H 2019	1Q 2019	FY 2018
Net interest income and similar income, year-to-date	19 320	12 812	6 349	28 632	21 499	14 157	6 856	21 795	15 347	9 956	5 004	21 360	16 099	10 843	5 845	23 591	17 670	11 759	5 892	22 704
Of which:																				
Loans and advances at amortised cost	47 647	30 191	14 472	51 842	36 489	21 995	9 438	20 713	13 676	8 688	4 326	19 501								
Debt securities at amortised cost	3 286	2 160	1 045	3 187	2 243	1 466	658	2 065	1 524	961	443	1 707								
Debt securities other	371	271	136	559	419	278	138	681	518	349	179	683								
Financial liabilities at amortised cost	-27 215	-16 814	-7 842	-22 194	-14 231	-7 477	-2 458	-2 288	-1 142	-653	-312	-2 276								
Hedging financial derivatives - income	35 902	23 685	11 533	37 176	25 763	15 034	6 499	11 697	7 526	4 792	2 408	14 240								
Hedging financial derivatives - expense	-40 671	-26 681	-12 995	-41 938	-29 185	-17 139	-7 419	-11 074	-6 754	-4 180	-2 040	-12 495								
	31 Dec 2022	31 Dec 2022	31 Dec 2022	31 Dec 2022	30 Sep 2022	30 Jun 2022	31 Mar 2022	31 Dec 2021	30 Sep 2021	30 Jun 2021	31 Mar 2021	31 Dec 2020	30 Sep 2020	30 Jun 2020	31 Mar 2020	31 Dec 2019	30 Sep 2019	30 Jun 2019	31 Mar 2019	31 Dec 2018
(source: Balance Sheet)																				
Cash and current balances with central banks/ Current balances with central banks	3 983	4 162	9 384	6 167	16 782	10 807	47 865	21 455	69 952	14 284	16 003	15 050	38 699	18 983	19 597	7 737	21 724	14 058	10 276	16 347
Loans and advances to banks	428 191	383 240	339 065	233 398	420 753	455 150	349 137	257 196	374 771	377 833	368 290	262 606	314 422	319 222	342 931	244 561	366 063	349 218	319 000	256 268
Loans and advances to customers	810 314	797 985	788 248	781 463	776 560	757 528	738 500	724 587	709 811	692 814	679 531	679 956	683 684	671 699	661 387	647 259	646 916	641 514	628 571	624 954
Financial assets held for trading at fair value through profit or loss/ Debt securities	12 645	11 868	12 413	9 968	13 232	12 385	9 052	8 696	10 244	12 311	10 757	3 342	9 066	16 628	5 858	4 112	10 205	6 426	4 496	3 248
'Non-trading financial assets at fair value through profit or loss/ Debt securities	0	0	129	132	133	135	132	135	0	0	0	279	0	0	0	0	0	0	0	0
Financial asset at fair value through other comprehensive income (FV OCI)/ Debt securities	18 911	27 362	28 826	30 119	30 082	31 004	33 368	35 509	37 730	38 670	39 981	40 151	41 159	44 526	36 986	35 682	34 923	31 799	27 968	24 909
Debt securities	152 355	152 825	153 700	139 276	128 593	121 237	131 481	114 078	109 760	119 024	104 495	92 839	89 387	88 632	79 239	71 581	73 130	73 137	78 200	69 881
Interest bearing assets (end of period)	1 426 399	1 377 441	1 331 765	1 200 524	1 386 136	1 388 246	1 309 536	1 161 656	1 312 268	1 254 936	1 219 056	1 094 223	1 176 417	1 159 691	1 145 999	1 010 932	1 152 962	1 116 152	1 068 510	995 608
Average interest bearing assets, year-to-date	1 313 461	1 288 983	1 266 144	1 181 090	1 273 896	1 274 951	1 235 596	1 127 939	1 203 246	1 174 579	1 156 640	1 052 578	1 093 675	1 085 311	1 078 466	1 003 270	1 074 285	1 055 880	1 032 059	966 563
NIM year-to-date, annualized	1,96%	1,99%	2,01%	2,42%	2,25%	2,22%	2,22%	1,93%	1,70%	1,70%	1,73%	2,03%	1,96%	2,00%	2,17%	2,35%	2,19%	2,23%	2,28%	2,35%
CONSOLIDATED (CZK million)																				
<i>(source: Profit and Loss Statement)</i>																				
	3Q 2023	2Q 2023	1Q 2023	4Q 2022	3Q 2022	2Q 2022	1Q 2022	4Q 2021	3Q 2021	2Q 2021	1Q 2021	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018
Quarterly Net interest income and similar income	6 507	6 463	6 349	7 132	7 342	7 302	6 856	6 448	5 390	4 953	5 004	5 261	5 256	4 998	5 845	5 921	5 911	5 867	5 892	6 030
Of which:																				
Loans and advances at amortised cost	17 456	15 719	14 472	15 353	14 494	12 557	9 438	7 038	4 987	4 362	4 326									
Debt securities at amortised cost	1 126	1 115	1 045	944	777	808	658	542	563	518	443									
Debt securities other	100	135	136	140	141	140	138	163	169	170	179									
Financial liabilities at amortised cost	-10 401	-8 972	-7 842	-7 964	-6 754	-5 019	-2 458	-1 146	-489	-341	-312									
Hedging financial derivatives - income	12 217	12 152	11 533	11 413	10 729	8 535	6 499	4 171	2 734	2 384	2 408									
Hedging financial derivatives - expense	-13 990	-13 686	-12 995	-12 752	-12 046	-9 720	-7 419	-4 320	-2 574	-2 140	-2 040									
Quarterly avg. interest bearing assets	1 401 920	1 354 603	1 266 144	1 293 330	1 387 191	1 348 891	1 235 596	1 236 962	1 283 602	1 236 996	1 156 640	1 135 320	1 168 054	1 152 845	1 078 466	1 081 947	1 134 557	1 092 331	1 032 069	1 032 561
NIM in the quarter, annualized	1,86%	1,91%	2,01%	2,21%	2,12%	2,17%	2,22%	2,09%	1,68%	1,60%	1,73%	1,85%	1,80%	1,73%	2,17%	2,19%	2,08%	2,15%	2,28%	2,34%

Information on consolidated capital and risk weighted assets for calculation of capital adequacy (Basel III)

CZK million

Consolidated capital

	3Q 2023	2Q 2023	1Q 2023	4Q 2022	3Q 2022	2Q 2022	1Q 2022	4Q 2021	3Q 2021	2Q 2021	1Q 2021	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018
Total original capital (Tier 1) = Common Equity Tier 1 (CET1)	103 585	102 136	100 890	98 616	107 559	106 441	101 441	101 072	106 090	105 786	97 696	97 906	94 654	95 182	91 924	84 062	84 470	83 143	81 784	80 788
paid up share capital entered in the commercial register	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005
share premium	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149
own shares	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726
other reserve funds	5 791	5 786	5 781	5 775	5 773	5 767	5 762	5 757	5 752	5 747	5 742	5 736	5 732	5 727	5 722	5 716	5 710	5 703	5 157	5 149
retained earnings for the previous periods	85 167	85 185	96 582	77 773	88 006	87 928	96 653	84 210	89 132	89 178	89 141	81 047	80 771	80 771	80 711	65 812	65 826	65 778	66 250	61 089
profit of the current period	12 353	9 086	3 561	17 566	12 927	8 319	3 513	12 727	8 557	5 126	1 997	8 157	6 082	4 437	2 658	14 901	11 061	7 213	3 176	14 846
unusable profit*	-8 030	-5 256	-13 726	-11 411	-8 403	-5 407	-15 010	-12 727	-8 557	-5 126	-10 154	-8 157	-6 082	-4 437	-2 658	-11 027	-7 190	-4 688	-2 065	-9 650
accumulated other comprehensive income (OCI)	173	275	616	668	967	1 710	1 865	2 388	1 861	1 017	511	447	468	305	-465	682	577	669	486	418
Adjustments to CET1	-10 298	-10 369	-10 352	-10 175	-10 140	-10 303	-9 771	-9 711	-9 083	-8 586	-7 970	-7 753	-10 745	-10 048	-12 473	-10 451	-9 943	-9 960	-9 650	-9 493
gains/(losses) on hedging instruments	-302	-308	-542	-596	-795	-1 168	-1 039	-1 248	-683	-399	65	90	123	142	-71	82	163	152	117	87
accumulated profit/loss from changes in the fair value of liabilities to changes in credit risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unrealised gains/(losses) on the AFS portfolio	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
additional value adjustment	-129	-121	-104	-107	-123	-134	-176	-140	-150	-144	-173	-149	-1 054	-467	-397	-355	-275	-248	-275	-288
goodwill from consolidation	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606
other goodwill than from consolidation	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146
other intangible assets (besides goodwill)	-6 041	-6 103	-5 905	-5 693	-5 395	-5 074	-4 775	-4 562	-4 482	-4 291	-4 111	-3 942	-6 062	-5 971	-5 819	-5 681	-5 440	-5 278	-5 050	-4 959
deductible items due to an insufficient coverage of expected credit losses	-74	-85	-49	-28	-75	-174	-28	-9	-6	0	0	0	0	0	-2 434	-746	-839	-835	-690	-581
Total additional capital (Tier 2)	2 867	2 725	2 864	3 122	3 150	2 026	1 993	2 136	2 313	2 480	2 821	2 784	3 316	2 686	2 738	2 546	2 587	2 550	2 586	2 578
Total capital	106 452	104 860	103 753	101 738	110 709	108 467	103 434	103 209	108 404	108 266	100 516	100 690	97 970	97 868	94 662	86 608	87 057	85 693	84 370	83 366

Consolidated risk weighted assets

	3Q 2023	2Q 2023	1Q 2023	4Q 2022	3Q 2022	2Q 2022	1Q 2022	4Q 2021	3Q 2021	2Q 2021	1Q 2021	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018
Total risk weighted assets	527 622	524 601	525 006	522 975	525 731	533 204	512 285	484 372	471 082	467 265	447 676	450 628	453 232	446 710	455 601	439 237	448 092	451 821	445 457	451 052
for credit risk	433 666	427 348	429 125	430 842	432 207	442 293	425 785	400 209	388 884	387 560	374 273	375 851	375 244	368 486	376 567	367 550	371 643	373 473	369 216	375 390
for credit risk pursuant to the Standardised Approach in IRB	77 636	75 919	76 181	74 592	72 790	72 482	67 043	69 788	68 187	69 346	70 743	69 839	70 227	70 300	71 864	69 030	71 992	72 118	70 765	71 551
for credit risk pursuant to the IRB Approach	356 030	351 430	352 944	356 250	359 418	369 812	358 742	330 420	320 697	318 213	303 530	306 012	305 017	298 186	304 702	298 520	299 651	301 355	298 452	303 839
for settlement risk	0	0	44	0	0	0	0	0	0	0	0	16	0	0	15	0	0	0	0	0
for position, foreign exchange and commodity risks	44 541	46 796	44 189	42 964	44 052	41 041	38 294	34 680	33 805	30 908	26 859	26 378	29 041	29 133	30 363	23 630	28 349	30 191	28 500	28 797
for the operational risk	46 566	46 566	46 566	43 304	43 304	43 304	43 304	43 988	43 988	43 988	43 988	45 551	45 551	45 551	45 551	45 142	45 142	45 142	45 142	44 066
for credit valuation adjustment	2 849	3 891	5 082	5 866	6 167	6 565	4 902	5 495	4 405	4 809	2 556	2 832	3 396	3 540	3 119	2 900	2 958	3 114	2 599	2 799

* In 2023, a dividend provision of 65% is applied on profit of the current year. In 2022, a dividend provision of 65% was applied and in 2021, a dividend provision of 100% was applied.