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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

		4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017
		(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)
		(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)
														Pro-forma
Interest income	Výnosy z úroků	7 668	7 923	9 297	11 598	11 550	11 275	10 817	10 363	9 796	8 669	7 775	7 404	7 068
Interest expense	Náklady na úroky	-2 406	-2 668	-4 298	-5 753	-5 629	-5 365	-4 950	-4 471	-3 765	-2 882	-2 282	-2 010	-1 655
Net interest income	Čisté úrokové výnosy	5 262	5 254	4 999	5 845	5 921	5 911	5 867	5 892	6 030	5 787	5 493	5 394	5 413
Net fee and commission income	Čistý výnos z poplatků a provizí	1 350	1 235	1 273	1 353	1 542	1 480	1 533	1 428	1 579	1 462	1 524	1 459	1 591
Net profit/(loss) on financial	Čistý zisk / (ztráta) z finančních operací	666	711	919	589	628	839	768	571	790	1 013	747	660	862
Dividend income	Výnosy z dividend	1	1	3	1	1	1	2	1	1	1	2	1	1
Other income	Ostatní výnosy	40	62	49	54	44	35	47	64	71	72	59	57	67
<b>Net banking income</b>	<b>Čisté provozní výnosy</b>	<b>7 318</b>	<b>7 263</b>	<b>7 241</b>	<b>7 841</b>	<b>8 136</b>	<b>8 265</b>	<b>8 216</b>	<b>7 956</b>	<b>8 472</b>	<b>8 335</b>	<b>7 825</b>	<b>7 571</b>	<b>7 934</b>
Personnel expenses	Personální náklady	-1 836	-1 927	-1 947	-1 940	-1 959	-1 978	-1 939	-1 905	-1 896	-1 932	-2 151	-1 847	-1 803
General admin. expenses (excl. regulatory funds)	Všeobecné provozní náklady (bez zahrnutí poplatků do Fondu pro řešení krize a podobných fondů)	-952	-878	-951	-892	-1 094	-910	-994	-841	-1 224	-1 008	-952	-928	-1 278
Resolution and similar funds	Fond pro řešení krize a podobné fondy	-4	-3	8	-942	-4	-3	-1	-846	-4	-3	19	-852	-4
Depreciation, amortisation and impairment of operating assets	Odpisy, amortizace a znehodnocení majetku	-771	-674	-654	-631	-651	-621	-589	-596	-494	-478	-450	-433	-458
<b>Total operating expenses</b>	<b>Provozní náklady celkem</b>	<b>-3 562</b>	<b>-3 482</b>	<b>-3 544</b>	<b>-4 406</b>	<b>-3 708</b>	<b>-3 512</b>	<b>-3 524</b>	<b>-4 188</b>	<b>-3 619</b>	<b>-3 421</b>	<b>-3 534</b>	<b>-4 060</b>	<b>-3 543</b>
<b>Operating profit</b>	<b>Provozní zisk</b>	<b>3 756</b>	<b>3 781</b>	<b>3 697</b>	<b>3 435</b>	<b>4 428</b>	<b>4 753</b>	<b>4 692</b>	<b>3 768</b>	<b>4 853</b>	<b>4 913</b>	<b>4 291</b>	<b>3 512</b>	<b>4 390</b>
Impairment losses	Ztráty ze znehodnocení	-1 177	-1 694	-1 595	-235	98	-49	-118	122	-61	240	260	46	115
Net gain from loans and advances transferred and written off	Čistý zisk z prodeje a odpisu úvěrů a pohledávek	6	16	20	81	146	22	296	55	45	18	59	37	52
<b>Cost of risk</b>	<b>Náklady na riziko</b>	<b>-1 170</b>	<b>-1 678</b>	<b>-1 576</b>	<b>-154</b>	<b>244</b>	<b>-26</b>	<b>178</b>	<b>176</b>	<b>-17</b>	<b>258</b>	<b>319</b>	<b>83</b>	<b>166</b>
<b>Net operating income</b>	<b>Zisk před výsledky z majetkových účastí a daní z příjmů</b>	<b>2 585</b>	<b>2 103</b>	<b>2 122</b>	<b>3 281</b>	<b>4 671</b>	<b>4 726</b>	<b>4 870</b>	<b>3 944</b>	<b>4 836</b>	<b>5 171</b>	<b>4 609</b>	<b>3 594</b>	<b>4 557</b>
Income from share of associated undertakings	Výnosy z majetkových účastí v přidružených společnostech	56	49	65	78	91	74	80	62	66	59	52	62	51
Profit/(loss) attributable to exclusion of companies from consolidation	Zisk/ ztráta z vyřazení z konsolidace	1	-41	0	0	0	0	55	0	0	0	0	82	-7
Net profits on other assets	Čisté zisky z ostatních aktiv	-10	-7	-13	15	2	1	14	0	-30	0	3	14	7
<b>Profit before income taxes</b>	<b>Zisk před zdaněním</b>	<b>2 632</b>	<b>2 104</b>	<b>2 175</b>	<b>3 374</b>	<b>4 764</b>	<b>4 801</b>	<b>5 019</b>	<b>4 007</b>	<b>4 872</b>	<b>5 230</b>	<b>4 665</b>	<b>3 752</b>	<b>4 607</b>
Income taxes	Daň z příjmů	-510	-405	-424	-646	-889	-883	-890	-757	-921	-913	-837	-678	-820
<b>Net profit for the period</b>	<b>Zisk za účetní období</b>	<b>2 122</b>	<b>1 698</b>	<b>1 751</b>	<b>2 728</b>	<b>3 875</b>	<b>3 918</b>	<b>4 129</b>	<b>3 249</b>	<b>3 951</b>	<b>4 317</b>	<b>3 828</b>	<b>3 074</b>	<b>3 787</b>
Profit attributable to the Non-controlling owners	Zisk připadající vlastníkům nekontrolního podílu	48	53	-28	70	35	70	93	73	63	113	73	75	82
<b>Profit attributable to the Group's equity holders</b>	<b>Zisk připadající vlastníkům mateřské společnosti</b>	<b>2 074</b>	<b>1 646</b>	<b>1 779</b>	<b>2 658</b>	<b>3 840</b>	<b>3 848</b>	<b>4 036</b>	<b>3 176</b>	<b>3 888</b>	<b>4 204</b>	<b>3 755</b>	<b>2 999</b>	<b>3 705</b>
<b>Earnings per share/diluted earnings per share (in CZK, annualized)</b>	<b>Zisk na akcii/Zředěný zisk na akcii (v Kč, anualizované)</b>	<b>43,93</b>	<b>34,86</b>	<b>37,68</b>	<b>56,30</b>	<b>81,33</b>	<b>81,50</b>	<b>85,48</b>	<b>67,27</b>	<b>82,35</b>	<b>89,04</b>	<b>79,53</b>	<b>63,52</b>	<b>78,47</b>

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

Note: Pro-forma figures adjusted for reclassification of early prepayment fees from Net fee & commission income to Net interest and similar income and for separation of dividend income from Net interest and similar income

CZK million  
v milionech Kč

		4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016
		(unaudited)	(unaudited)	(unaudited)	(unaudited)	Pro-forma	Pro-forma	Pro-forma	Pro-forma	Pro-forma	Pro-forma	Pro-forma	Pro-forma
		(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)
Interest and similar income	Výnosy z úroků a podobné výnosy	9 747	8 617	7 726	7 359	7 019	6 675	6 576	6 558	6 681	6 758	6 709	6 804
Interest and similar expense	Náklady na úroky a podobné výnosy	-3 765	-2 882	-2 282	-2 010	-1 655	-1 464	-1 380	-1 344	-1 331	-1 389	-1 446	-1 526
Net interest income and similar income	Čistý úrokový a podobné výnosy	5 981	5 735	5 444	5 349	5 364	5 211	5 196	5 214	5 349	5 370	5 263	5 278
Net fee & commission income	Čistý výnos z poplatků a provizí	1 628	1 514	1 572	1 505	1 640	1 519	1 610	1 515	1 547	1 629	1 657	1 656
Net profit of financial operations	Čistý zisk / (ztráta) z finančních operací	790	1 013	747	660	862	722	941	1 051	826	652	1 626	734
Dividend income	Výnosy z dividend	1	1	2	1	1	1	2	1	1	0	1	0
Other income	Ostatní výnosy	71	72	59	57	67	44	59	41	47	51	38	27
<b>Net banking income</b>	<b>Čisté provozní výnosy</b>	<b>8 472</b>	<b>8 335</b>	<b>7 825</b>	<b>7 571</b>	<b>7 934</b>	<b>7 497</b>	<b>7 809</b>	<b>7 821</b>	<b>7 770</b>	<b>7 702</b>	<b>8 585</b>	<b>7 694</b>
Personnel expenses	Personální náklady	-1 896	-1 932	-2 151	-1 847	-1 803	-1 887	-1 868	-1 763	-1 790	-1 810	-1 737	-1 692
General admin. expenses (excl. regulatory funds)	Všeobecné provozní náklady (bez zahrnutí poplatků do Fondu pro řešení krize a podobných fondů)	-1 224	-1 008	-952	-928	-1 278	-1 044	-1 090	-990	-1 310	-1 034	-1 060	-946
Resolution and similar funds	Fond pro řešení krize a podobné fondy	-4	-3	19	-852	-4	-3	1	-856	-3	-3	-39	-835
Depreciation, amortisation and impairment of operating assets	Odpisy, amortizace a znehodnocení majetku	-494	-478	-450	-433	-458	-419	-407	-642	-424	-475	-456	-410
<b>Total operating expenses</b>	<b>Provozní náklady celkem</b>	<b>-3 619</b>	<b>-3 421</b>	<b>-3 534</b>	<b>-4 060</b>	<b>-3 543</b>	<b>-3 352</b>	<b>-3 363</b>	<b>-4 251</b>	<b>-3 527</b>	<b>-3 322</b>	<b>-3 292</b>	<b>-3 883</b>
<b>Gross operating income</b>	<b>Zisk před tvorbou rezerv a opravných položek na ztráty z úvěrů, investic a ostatní rizika, ziskem z majetkových účastí a zdaněním</b>	<b>4 853</b>	<b>4 913</b>	<b>4 291</b>	<b>3 512</b>	<b>4 390</b>	<b>4 144</b>	<b>4 445</b>	<b>3 570</b>	<b>4 243</b>	<b>4 380</b>	<b>5 293</b>	<b>3 811</b>
Cost of risk	Tvorba rezerv a opravných položek na ztráty z úvěrů, investic a ostatní rizika	-17	258	319	83	166	126	12	83	-595	-437	-589	-223
<b>Net operating income</b>	<b>Zisk před výsledky z majetkových účastí a daní z příjmů</b>	<b>4 836</b>	<b>5 171</b>	<b>4 609</b>	<b>3 594</b>	<b>4 557</b>	<b>4 270</b>	<b>4 457</b>	<b>3 653</b>	<b>3 648</b>	<b>3 944</b>	<b>4 704</b>	<b>3 588</b>
Income from share of associated companies	Výnosy z majetkových účastí v přidružených společnostech	66	59	52	62	51	58	53	55	65	41	46	51
Profit/(loss) attributable to exclusion of companies from consolidation	Zisk/ ztráta z vyřazení z konsolidace	0	0	0	82	-7	0	0	0	0	727	0	0
Net profits on other assets and impairment on goodwill	Čisté zisky z ostatních aktiv a ztráty ze snížení hodnoty goodwillu	-30	0	3	14	7	24	17	1 092	55	2	1	2
<b>Profit before income taxes</b>	<b>Zisk před zdaněním</b>	<b>4 872</b>	<b>5 230</b>	<b>4 665</b>	<b>3 752</b>	<b>4 607</b>	<b>4 352</b>	<b>4 527</b>	<b>4 800</b>	<b>3 769</b>	<b>4 713</b>	<b>4 750</b>	<b>3 641</b>
Income taxes	Daň z příjmů	-921	-913	-837	-678	-820	-746	-831	-615	-629	-678	-839	-653
<b>Net profit</b>	<b>Čistý zisk / (ztráta)</b>	<b>3 951</b>	<b>4 317</b>	<b>3 828</b>	<b>3 074</b>	<b>3 787</b>	<b>3 606</b>	<b>3 696</b>	<b>4 185</b>	<b>3 140</b>	<b>4 035</b>	<b>3 911</b>	<b>2 988</b>
Profit attributable to the Non-controlling owners	Zisk připadající vlastníkům mateřské společnosti	63	113	73	75	82	78	80	104	92	89	110	95
<b>Profit attributable to the Group's equity holders</b>	<b>Zisk připadající vlastníkům nekontrolního podílu</b>	<b>3 888</b>	<b>4 204</b>	<b>3 755</b>	<b>2 999</b>	<b>3 705</b>	<b>3 528</b>	<b>3 616</b>	<b>4 081</b>	<b>3 048</b>	<b>3 946</b>	<b>3 801</b>	<b>2 894</b>
Net profit/(loss) per share (in CZK, annualized)*	Čistý zisk / (ztráta) na akcii (v CZK, anualizováno)*	82,35	89,04	79,53	63,52	78,47	74,72	76,59	86,44	64,56	83,58	80,51	61,3

## Proforma Net fees & commissions structure

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

CZK million  
v milionech Kč

		4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017
		(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )
														Pro-forma
Transaction fees	Poplatky z transakcí	425	431	410	452	591	602	624	582	677	628	659	611	697
Deposit product fees	Poplatky z depozitních produktů	188	185	198	196	195	199	198	198	196	195	195	186	177
Loan fees	Poplatky z úvěrů	130	96	110	129	158	131	136	117	139	130	138	136	135
Fees from cross-selling	Poplatky z křížového prodeje	409	352	358	357	386	333	345	316	382	327	331	327	367
Specialised financial services & Other fees	Poplatky ze specializovaných služeb & Ostatní poplatky	198	171	195	219	213	215	230	215	186	183	200	199	215
<b>Net fees &amp; commissions</b>	<b>Cisté vynosy z poplatku a provizi</b>	<b>1 350</b>	<b>1 235</b>	<b>1 273</b>	<b>1 353</b>	<b>1 543</b>	<b>1 480</b>	<b>1 533</b>	<b>1 428</b>	<b>1 579</b>	<b>1 462</b>	<b>1 524</b>	<b>1 459</b>	<b>1 591</b>

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.

## Proforma Net fees & commissions structure

Note: NFC for 2017 quarters presented in reporting methodology applied from 2018

CZK million  
v milionech Kč

		4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016
		(neauditováno )	(neauditováno )	(neauditováno )	(neauditováno )	Pro-forma (neauditováno )	Pro-forma (neauditováno )	Pro-forma (neauditováno )	Pro-forma (neauditováno )	Pro-forma (neauditováno )
Transaction fees	Poplatky z transakcí	677	628	659	611	697	656	663	636	644
Deposit product fees	Poplatky z depozitních produktů	196	195	195	186	177	176	178	183	187
Loan fees	Poplatky z úvěrů	175	166	173	171	169	175	175	181	204
Fees from cross-selling	Poplatky z křížového prodeje	382	327	331	327	367	315	326	312	311
Specialised financial services & Other fees	Poplatky ze specializovaných služeb & Ostatní poplatky	199	199	214	210	230	196	267	203	201
<b>Net fees &amp; commissions</b>	<b>Cisté výnosy z poplatků a provizi</b>	<b>1 628</b>	<b>1 514</b>	<b>1 572</b>	<b>1 505</b>	<b>1 640</b>	<b>1 519</b>	<b>1 610</b>	<b>1 515</b>	<b>1 547</b>

Consolidated Balance Sheet of Komerční banka, a.s. - IFRS

CZK million  
v milionech Kč

		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	30 Sep 2018	30 Jun 2018	31 Mar 2018	1 Jan 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)
<b>Assets</b>	<b>Aktiva</b>													
Cash and current balances with central banks	Hotovost a účty u centrálních bank	23 547	47 764	27 510	29 445	17 744	30 514	22 425	18 164	24 851	14 060	21 318	16 147	32 663
Financial and other assets held for trading at fair value through profit or loss	Finanční a ostatní aktiva k obchodování v reálné hodnotě vykázaná do zisku nebo ztráty	25 600	38 047	44 399	41 315	23 398	34 282	28 257	24 167	22 614	31 454	28 800	21 656	18 841
Non-trading financial assets at fair value through profit or loss	Finanční aktiva jiná než k obchodování v reálné hodnotě vykázaná do zisku nebo ztráty	279	315	0	0	0	0	0	0	0	2 626	2 652	2 587	2 694
Positive fair value of hedging financial derivatives	Zajišťovací deriváty s kladnou reálnou hodnotou	13 317	20 734	22 724	20 356	9 996	14 037	12 314	10 932	12 559	10 986	10 459	12 768	13 408
Financial assets at fair value through other comprehensive income	Finanční aktiva v reálné hodnotě vykázané do Ostatního úplného výsledku	40 198	41 458	45 085	37 494	36 204	35 428	32 263	28 394	25 265	25 391	25 331	23 659	24 038
<b>Financial assets at amortised cost</b>	<b>Finanční aktiva v naběhlé hodnotě</b>	<b>1 035 401</b>	<b>1 087 493</b>	<b>1 079 552</b>	<b>1 083 558</b>	<b>963 401</b>	<b>1 086 110</b>	<b>1 063 869</b>	<b>1 025 771</b>	<b>951 103</b>	<b>1 030 442</b>	<b>1 001 724</b>	<b>984 976</b>	<b>886 800</b>
Loans and advances to banks	Pohledávky za bankami	262 606	314 422	319 222	342 931	244 561	366 063	349 218	319 000	256 268	330 179	304 488	294 847	222 821
Loans and advances to customers, net	Úvěry a pohledávky za klienty (čisté)	679 955	683 684	671 698	661 387	647 259	646 916	641 514	628 571	624 954	630 025	622 804	616 082	593 639
<i>o/w Reverse repo transactions</i>	<i>z toho Reverzní repo operace</i>	0	3 060	4 033	2 813	2 604	3 110	6 946	3 198	2 008	12 034	10 425	15 647	1 256
Debt securities	Dluhové cenné papíry	92 839	89 387	88 632	79 239	71 581	73 130	73 137	78 200	69 881	70 238	74 433	74 047	70 340
<i>o/w Corporate debt securities</i>	<i>z toho Dluhopisy vydané klienty Banky</i>	3 155	3 150	3 180	3 190	3 160	3 262	3 324	3 345	3 325	3 181	3 746	2 670	3 635
Current tax assets	Daň z příjmů	1 183	896	302	57	30	23	64	55	59	312	146	318	42
Deferred tax assets	Odložená daňová pohledávka	78	68	56	160	70	63	59	67	93	67	70	74	254
Investments in (subsidiaries) and associates	Majetkové účasti v přidružených společnostech	1 587	1 471	1 459	1 337	1 255	1 160	1 080	1 220	1 134	986	1 029	1 226	1 181
Intangible assets	Nehmotný majetek	6 898	6 452	6 338	6 168	6 018	5 753	5 573	5 341	5 248	4 952	4 861	4 772	4 684
Tangible assets	Hmotný majetek	9 758	9 970	10 243	10 385	10 528	10 365	10 518	10 268	7 676	7 695	7 563	7 420	7 404
<i>o/w Right of used Tangible assets</i>	<i>z toho Hmotný majetek z užívacího práva</i>	2 606	2 748	2 905	2 997	3 020	2 893	2 981	2 762					
Goodwill	Goodwill	3 752	3 752	3 752	3 752	3 752	3 752	3 752	3 752	3 752	3 752	3 752	3 752	3 752
Other assets	Ostatní aktiva	5 533	5 112	5 194	6 080	4 938	5 387	5 819	5 214	5 577	4 022	5 003	6 274	5 890
<b>Total assets</b>	<b>Čelková aktiva</b>	<b>1 167 131</b>	<b>1 263 532</b>	<b>1 246 614</b>	<b>1 240 106</b>	<b>1 077 334</b>	<b>1 226 874</b>	<b>1 185 993</b>	<b>1 133 345</b>	<b>1 059 932</b>	<b>1 136 746</b>	<b>1 112 710</b>	<b>1 085 628</b>	<b>1 001 652</b>
<b>Liabilities and shareholders' equity</b>	<b>Závazky a vlastní kapitál</b>													
Amounts due to central banks	Závazky vůči centrálním bankám	0	2	2	0	1	1	1	1	1	1	1	1	1
Financial liabilities held for trading at fair value through profit or loss	Finanční závazky k obchodování v reálné hodnotě vykázaná do zisku nebo ztráty	25 169	28 204	26 722	35 325	23 725	26 162	25 370	22 957	21 572	27 690	24 408	20 772	19 305
Negative fair value of hedging financial derivatives	Zajišťovací deriváty se zápornou reálnou hodnotou	8 760	10 682	10 998	10 918	10 283	9 320	9 010	9 999	9 669	16 097	11 199	9 429	10 329
<b>Financial liabilities at amortised cost</b>	<b>Finanční závazky v naběhlé hodnotě</b>	<b>996 593</b>	<b>1 075 836</b>	<b>1 061 158</b>	<b>1 048 756</b>	<b>921 725</b>	<b>1 058 970</b>	<b>1 025 956</b>	<b>972 794</b>	<b>907 262</b>	<b>980 129</b>	<b>959 647</b>	<b>926 893</b>	<b>850 925</b>
Amounts due to banks	Závazky vůči bankám	86 572	105 873	122 004	117 905	93 581	151 436	124 838	109 720	92 271	125 518	120 335	106 087	84 050
Amounts due to customers	Závazky vůči klientům	906 217	966 117	933 635	923 663	821 506	899 950	892 997	856 629	812 451	850 904	831 974	814 673	762 043
<i>o/w Repo transactions with customers</i>	<i>z toho Repo operace s klienty</i>	13 173	35 738	35 261	28 783	5 206	39 733	54 365	30 573	16 891	41 360	25 349	24 001	5 961
Securities issued	Emitované cenné papíry	1 148	1 063	2 583	4 156	3 621	4 719	5 183	3 727	2 540	3 706	7 337	6 133	4 832
Lease Liability	Závazky z leasingu	2 657	2 784	2 936	3 031	3 016	2 866	2 939	2 718					
Current tax liabilities	Daň z příjmů	50	41	37	256	363	310	297	201	160	69	36	156	263
Deferred tax liabilities	Odložený daňový závazek	708	755	741	663	840	737	724	709	765	968	821	839	749
Subordinated debt	Podřízený dluh	2 629	2 726	2 680	2 738	2 546	2 587	2 550	2 586	2 578	2 577	2 608	2 548	2 560
Other liabilities	Ostatní pasiva	16 163	30 606	31 466	31 221	9 216	24 123	21 304	17 436	14 596	9 714	18 888	23 949	19 360
<b>Total liabilities</b>	<b>Čelková pasiva</b>	<b>1 050 073</b>	<b>1 148 853</b>	<b>1 133 805</b>	<b>1 129 877</b>	<b>968 699</b>	<b>1 122 209</b>	<b>1 085 212</b>	<b>1 026 682</b>	<b>956 604</b>	<b>1 037 244</b>	<b>1 017 607</b>	<b>984 587</b>	<b>903 490</b>
<b>Equity</b>	<b>Vlastní kapitál</b>													
Share capital	Základní kapitál	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, funds, retained earnings, revaluation, and net profit for the period	Emisní ážio, fondy, nerozdělený zisk, oceňovací rozdíly a zisk za účetní období	94 810	92 476	90 661	88 049	86 535	82 597	78 786	84 186	80 925	77 165	72 880	78 249	75 445
Non-controlling interest	Nekontrolní podíl	3 242	3 199	3 144	3 175	3 095	3 062	2 990	3 472	3 398	3 332	3 219	3 787	3 712
<b>Total equity</b>	<b>Vlastní kapitál</b>	<b>117 058</b>	<b>114 680</b>	<b>112 810</b>	<b>110 229</b>	<b>108 635</b>	<b>104 664</b>	<b>100 781</b>	<b>106 663</b>	<b>103 329</b>	<b>99 502</b>	<b>95 104</b>	<b>101 041</b>	<b>98 162</b>
<b>Total liabilities and shareholders' equity</b>	<b>Pasiva a vlastní kapitál celkem</b>	<b>1 167 131</b>	<b>1 263 532</b>	<b>1 246 614</b>	<b>1 240 106</b>	<b>1 077 334</b>	<b>1 226 874</b>	<b>1 185 993</b>	<b>1 133 345</b>	<b>1 059 932</b>	<b>1 136 746</b>	<b>1 112 710</b>	<b>1 085 628</b>	<b>1 001 652</b>

## Selected business data

	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017
<b>Clients</b>													
KB	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	1 668 000	1 664 000	1 664 000	1 664 000
- o/w individual clients	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	1 411 000	1 408 000	1 408 000	1 406 000
- o/w internet banking clients	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	1 379 000	1 370 000	1 361 000	1 351 000
- o/w mobile banking clients	932 000	904 000	868 000	836 000	786 000	744 000	699 000	656 000	611 000	570 000	514 000	475 000	436 000
MPSS	485 000	480 000	483 000	488 000	490 000	485 000	489 000	491 000	490 000	483 000	487 000	486 000	488 000
KB PS	524 000	526 000	527 000	530 000	531 000	531 000	532 000	532 000	532 000	532 000	532 000	532 000	532 000
ESSOX	151 000	154 000	159 000	195 000	202 000	204 000	208 000	211 000	212 000	213 000	214 000	215 000	215 000
<b>Direct Channels</b>													
Active direct banking products	2 787 000	2 759 000	2 719 000	2 687 000	2 632 000	2 584 000	2 532 000	2 484 000	2 435 000	2 436 000	2 373 000	2 329 000	2 284 000
KB Payment cards - active	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	1 559 000	1 564 000	1 578 000	1 583 000
- o/w debit cards	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	1 382 000	1 385 000	1 396 000	1 399 000
- o/w credit cards	181 000	182 000	181 000	181 000	180 000	179 000	179 000	177 000	178 000	178 000	179 000	182 000	184 000
ESSOX credit cards - active	61 000	61 000	62 000	92 000	94 000	98 000	100 000	102 000	104 000	104 000	106 000	107 000	110 000
<b>Loan portfolio</b>													
Mortgages to individuals													
- outstanding volume (CZK million)	245 500	241 900	236 400	232 000	229 400	226 800	225 100	223 900	223 900	223 100	221 700	220 300	218 900
Consumer loans (KB + ESSOX group retail lending)													
- outstanding volume (CZK million)	38 800	39 500	39 100	39 100	39 200	39 000	38 700	38 600	38 700	38 600	38 400	37 300	37 000
MPSS (Bridging and assigned loans)													
- outstanding volume (CZK million)	63 900	61 700	59 400	57 600	56 200	54 900	53 500	52 100	50 700	49 000	47 100	45 200	43 600
Loans to small businesses													
- outstanding volume (CZK million)	39 800	39 500	38 300	37 000	36 700	36 600	36 100	35 400	35 500	35 800	35 300	34 400	34 100
Loans to corporates and other loans w/o repo operations (KB+KBSK, before consolidation adjustments)													
- outstanding volume (CZK million)	288 100	294 200	288 800	289 400	280 900	285 600	280 600	276 700	276 800	273 300	273 800	264 600	263 300
Factoring KB													
- outstanding volume (CZK million)	8 300	7 400	7 000	8 600	9 400	8 600	8 800	8 100	9 000	8 400	8 500	7 900	8 000
SGEF													
- outstanding volume (CZK million)	30 300	30 600	30 200	29 800	29 000	28 700	28 400	27 700	28 100	26 800	26 700	26 000	26 100





## Selected financial ratios and indicators

(consolidated)

	4Q 2018	3Q 2018	2Q 2018	1Q 2018	Pro-forma 4Q 2017	Pro-forma 3Q 2017	Pro-forma 2Q 2017	Pro-forma 1Q 2017	Pro-forma 4Q 2016	Pro-forma 3Q 2016	Pro-forma 2Q 2016	Pro-forma 1Q 2016
<b>Financial Ratios and Values, end of period</b>												
Capital Adequacy (CNB, Basel III)	18,5%	18,4%	18,1%	18,3%	18,6%	16,8%	16,5%	15,7%	16,2%	15,0%	15,3%	16,0%
Tier 1 ratio (CNB, Basel III)	17,9%	17,8%	17,5%	17,7%	18,0%	16,8%	16,5%	15,7%	16,2%	15,0%	15,3%	16,0%
Risk weighted assets for credit risk (CZK billion, Basel III)	375,4	371,3	369,0	363,7	352,9	380,8	381,5	392,3	376,9	377,9	363,8	349,6
Total risk weighted assets (CZK billion, Basel III)	451,1	450,0	446,8	437,3	424,6	450,6	451,3	462,7	442,9	443,0	429,8	416,7
Net Interest Margin (NII/Interest bearing assets) annualized	2,3%	2,2%	2,1%	2,2%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Cost / Income ratio	42,7%	41,0%	45,2%	53,6%	44,7%	44,7%	43,1%	54,4%	45,4%	43,1%	38,3%	50,5%
Cost / Assets	0,34%	0,30%	0,32%	0,37%	0,35%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Loans / Assets	59,0%	55,4%	56,0%	56,7%	59,3%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Equity / Assets	9,7%	8,8%	8,5%	9,3%	9,8%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Loans / Deposits	76,9%	74,0%	74,9%	75,6%	77,9%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Return on average equity, annualized	15,9%	17,9%	15,9%	12,5%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Return on average assets, annualized	1,4%	1,5%	1,4%	1,1%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
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
Earnings per share (CZK), annualized*	82,4	89,0	79,5	63,5	78,5	74,7	76,6	86,4	64,6	83,6	80,5	61,3
Book value per share (CZK)*	526	506	483	512	497	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Market capitalisation (CZK billion)*	161,0	173,1	177,8	178,8	173,9	182,4	174,1	178,6	168,2	158,2	172,9	199,6
<b>Share price</b>												
Share price, end of period*	847	911	936	941	915	960	916	940	885	832	910	1 050
P/E (P/Net profit for the quarter annualized)*	10,3	10,2	11,8	14,8	11,7	12,8	12,0	10,9	13,7	10,0	11,3	17,1
P/Book Value*	1,6	1,8	1,9	1,8	1,8	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Dividend paid/proposed in the year (per share)*	47				40				62			
Payout ratio (Dividend/Net profit of the last year)	60,0%				55,5%				92,4%			
<b>Loan portfolio overview</b>												
Gross client loans (CZK billion)	636,6	640,7	635,2	628,3	607,4	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Stage 1 loans (share on portfolio)	92,0%	93,8%	93,7%	93,5%	93,2%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Stage 2 loans (share on portfolio)	5,3%	3,4%	3,6%	3,6%	3,8%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
NPL loans (share on portfolio)	2,7%	2,8%	2,7%	2,8%	3,1%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Provision coverage</b>												
Specific provisions for Stage 1 and Stage 2 loans	5,7%	9,4%	9,6%	9,6%	9,1%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Specific provisions for NPL loans	59,4%	59,3%	62,2%	62,9%	61,7%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Ratings, end of period</b>												
Standard & Poor's - long term	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
Moody's - long term	A1	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2
Moody's - 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
Fitch Ratings - long term**	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

\* Adjusted for the effect of 1-to-5 split of the shares of KB implemented on 25 April 2016

\*\* On 22 January 2019, Fitch Ratings upgraded Komerční Banka's long term rating 'A' from 'A-'.

## Net interest margin

### CONSOLIDATED (CZK million)

(source: Profit and Loss Statement)

	FY 2020	9M 2020	1H 2020	1Q 2020	FY 2019	9M 2019	1H 2019	1Q 2019	FY 2018	9M 2018	1H 2018	1Q 2018	
<b>Net interest income and similar income, year-to-date</b>	<b>21 360</b>	<b>16 098</b>	<b>10 844</b>	<b>5 845</b>	<b>23 591</b>	<b>17 670</b>	<b>11 759</b>	<b>5 892</b>	<b>22 704</b>	<b>16 673</b>	<b>10 887</b>	<b>5 394</b>	
<b>Of which:</b>													
Loans and advances at amortised cost	19 855	15 324	10 904	6 199	24 270	18 046	11 839	5 795	20 085	14 397	9 205	4 521	
Debt securities at amortised cost	1 707	1 288	851	418	1 746	1 327	903	475	1 922	1 454	966	505	
Debt securities other	683	517	338	164	587	424	266	122	445	327	208	104	
Financial liabilities at amortised cost	-2 630	-2 220	-1 777	-1 103	-4 193	-3 089	-1 931	-858	-2 361	-1 628	-971	-473	
Hedging financial derivatives - income	14 240	11 689	8 800	4 817	17 402	12 658	8 172	3 971	11 191	7 669	4 798	2 274	
Hedging financial derivatives - expense	-12 495	-10 499	-8 273	-4 649	-16 222	-11 697	-7 490	-3 613	-8 578	-5 545	-3 321	-1 537	
	<b>31 Dec 2020</b>	<b>30 Sep 2020</b>	<b>30 Jun 2020</b>	<b>31 Mar 2020</b>	<b>31 Dec 2019</b>	<b>30 Sep 2019</b>	<b>30 Jun 2019</b>	<b>31 Mar 2019</b>	<b>31 Dec 2018</b>	<b>30 Sep 2018</b>	<b>30 Jun 2018</b>	<b>31 Mar 2018</b>	<b>1 Jan 2018</b>

(source: Balance Sheet)

Cash and current balances with central banks/ Current balances with central banks	15 050	38 699	18 983	19 597	7 737	21 724	14 058	10 276	16 347	6 253	13 324	8 108	22 593
Loans and advances to banks	262 606	314 422	319 222	342 931	244 561	366 063	349 218	319 000	256 268	330 179	304 488	294 847	222 821
Loans and advances to customers	679 955	683 684	671 698	661 387	647 259	646 916	641 514	628 571	624 954	630 025	622 804	616 082	593 639
Financial assets held for trading at fair value through profit of loss/ Debt securities	3 342	9 066	16 628	5 858	4 112	10 205	6 426	4 496	3 248	5 142	5 897	3 862	1 633
Non-trading financial assets at fair value through profit of loss/ Debt securities	279	0	0	0	0	0	0	0	0	2 626	2 652	2 587	2 694
Financial asset at fair value through other comprehensive income (FV OCI)/ Debt securities	40 151	41 159	44 526	36 986	35 682	34 923	31 799	27 968	24 909	25 050	25 030	23 403	23 798
Debt securities	92 839	89 387	88 632	79 239	71 581	73 130	73 137	78 200	69 881	70 238	74 433	74 047	70 340
<b>Interest bearing assets (end of period)</b>	<b>1 094 222</b>	<b>1 176 417</b>	<b>1 159 690</b>	<b>1 145 999</b>	<b>1 010 932</b>	<b>1 152 962</b>	<b>1 116 152</b>	<b>1 068 510</b>	<b>995 608</b>	<b>1 069 514</b>	<b>1 048 627</b>	<b>1 022 937</b>	<b>937 518</b>
<b>Average interest bearing assets, year-to-date</b>	<b>1 052 577</b>	<b>1 093 675</b>	<b>1 085 311</b>	<b>1 078 466</b>	<b>1 003 270</b>	<b>1 074 285</b>	<b>1 055 880</b>	<b>1 032 059</b>	<b>966 563</b>	<b>1 003 516</b>	<b>993 072</b>	<b>980 227</b>	
<b>NIM year-to-date, annualized</b>	<b>2,03%</b>	<b>1,96%</b>	<b>2,00%</b>	<b>2,17%</b>	<b>2,35%</b>	<b>2,19%</b>	<b>2,23%</b>	<b>2,28%</b>	<b>2,35%</b>	<b>2,22%</b>	<b>2,19%</b>	<b>2,20%</b>	

### CONSOLIDATED (CZK million)

(source: Profit and Loss Statement)

	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018
<b>Quarterly Net interest income and similar income</b>	<b>5 262</b>	<b>5 254</b>	<b>4 999</b>	<b>5 845</b>	<b>5 921</b>	<b>5 911</b>	<b>5 867</b>	<b>5 892</b>	<b>6 030</b>	<b>5 787</b>	<b>5 493</b>	<b>5 394</b>
<b>Of which:</b>												
Loans and advances at amortised cost	4 531	4 420	4 706	6 199	6 224	6 207	6 044	5 795	5 687	5 192	4 684	4 521
Debt securities at amortised cost	419	436	433	418	419	424	428	475	469	487	461	505
Debt securities other	166	178	174	164	163	158	144	122	118	118	105	104
Financial liabilities at amortised cost	-411	-442	-674	-1 103	-1 104	-1 158	-1 073	-858	-733	-657	-498	-473
Hedging financial derivatives - income	2 552	2 889	3 984	4 817	4 744	4 486	4 201	3 971	3 522	2 871	2 524	2 274
Hedging financial derivatives - expense	-1 995	-2 226	-3 624	-4 649	-4 525	-4 207	-3 877	-3 613	-3 033	-2 225	-1 784	-1 537
<b>Quarterly avg. interest bearing assets</b>	<b>1 135 320</b>	<b>1 168 053</b>	<b>1 152 844</b>	<b>1 078 466</b>	<b>1 081 947</b>	<b>1 134 557</b>	<b>1 092 331</b>	<b>1 032 059</b>	<b>1 032 561</b>	<b>1 059 070</b>	<b>1 035 782</b>	<b>980 227</b>
<b>NIM in the quarter, annualized</b>	<b>1,85%</b>	<b>1,80%</b>	<b>1,73%</b>	<b>2,17%</b>	<b>2,19%</b>	<b>2,08%</b>	<b>2,15%</b>	<b>2,28%</b>	<b>2,34%</b>	<b>2,19%</b>	<b>2,12%</b>	<b>2,20%</b>

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

CZK million

**Consolidated capital**

	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016	4Q 2015	3Q 2015	2Q 2015	1Q 2015	4Q 2014	3Q 2014	2Q 2014			
<b>Total original capital (Tier 1) = Common Equity Tier 1 (CET1)</b>	<b>97 906</b>	<b>94 654</b>	<b>95 182</b>	<b>91 924</b>	<b>84 062</b>	<b>84 470</b>	<b>83 143</b>	<b>81 784</b>	<b>80 788</b>	<b>80 013</b>	<b>78 296</b>	<b>77 314</b>	<b>76 525</b>	<b>75 546</b>	<b>74 245</b>	<b>72 754</b>	<b>71 659</b>	<b>66 520</b>	<b>65 923</b>	<b>66 592</b>	<b>66 606</b>	<b>66 017</b>	<b>65 460</b>	<b>65 457</b>	<b>63 095</b>	<b>65 045</b>	<b>63 832</b>			
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	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	148	149	149	149	150	150	150	150	150	154	154	154	385	379	372	359	330	319
own shares	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	
other reserve funds	5 736	5 732	5 727	5 722	5 716	5 710	5 703	5 157	5 149	5 139	5 130	5 098	5 114	5 100	5 092	5 083	5 075	5 066	5 061	5 054	5 039	4 670	4 670	4 670	4 670	4 670	4 670	4 670		
retained earnings from the previous periods	81 047	80 771	80 769	80 711	65 812	65 826	65 778	66 250	61 089	60 981	61 083	61 060	55 751	55 752	55 766	55 745	49 705	49 720	49 651	61 366	48 607	48 685	48 662	60 459	47 445	47 416	47 385			
profit of the current period	8 157	6 082	4 437	2 658	14 901	11 061	7 213	3 176	14 846	10 958	6 754	2 999	14 930	11 225	7 697	4 081	13 688	10 641	6 695	2 894	12 758	9 884	6 639	3 456	12 985	9 654	6 386			
unusable profit*	-8 157	-6 082	-4 437	-2 658	-11 027	-7 190	-4 688	-2 065	-9 650	-7 123	-4 390	-1 949	-8 958	-6 735	-4 618	-2 449	-7 529	-9 828	-6 183	-14 456	-11 783	-8 969	-6 024	-14 919	-11 783	-6 739	-4 458			
accumulated other comprehensive income (OCI)	447	468	305	-465	682	577	669	486	418	664	490	713	2 327	4 866	8 835	11 962	14 673	18 704	19 162	19 583	17 576	18 341	15 979	22 491	21 137	19 372	19 010			
<b>Adjustments to CET1</b>	<b>-7 753</b>	<b>-10 745</b>	<b>-10 048</b>	<b>-12 473</b>	<b>-10 451</b>	<b>-9 943</b>	<b>-9 960</b>	<b>-9 650</b>	<b>-9 493</b>	<b>-9 035</b>	<b>-9 199</b>	<b>-9 059</b>	<b>-11 066</b>	<b>-13 089</b>	<b>-16 955</b>	<b>-20 097</b>	<b>-22 382</b>	<b>-26 211</b>	<b>-26 896</b>	<b>-26 281</b>	<b>-24 024</b>	<b>-25 258</b>	<b>-23 125</b>	<b>-29 351</b>	<b>-29 997</b>	<b>-27 938</b>	<b>-27 759</b>			
gains/(losses) on hedging instruments	90	123	142	-71	82	163	152	117	87	84	-196	-27	-119	-2 355	-6 212	-9 279	-11 379	-15 144	-15 694	-15 117	-12 653	-13 735	-11 434	-17 337	-15 920	-14 037	-13 483			
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	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	-1 360	-1 490	-1 618	-1 753	-1 894	-2 040	-2 187	-2 329	-2 484	-2 677	-2 876	-3 080	-5 233	-5 339	-5 527			
additional value adjustment	-149	-1 054	-467	-397	-355	-275	-248	-275	-288	-294	-206	-240	-159	-177	-167	-181	-186	-195	-201	-246	-239	-247	-240	-251	-265	-98	-69			
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	-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	-146	-146	-146	-146	-146	-146	-146	-146		
other intangible assets (besides goodwill)	-3 942	-6 062	-5 971	-5 819	-5 681	-5 440	-5 278	-5 050	-4 959	-4 681	-4 600	-4 527	-4 438	-3 998	-3 850	-3 672	-3 649	-3 456	-3 506	-3 573	-3 642	-3 374	-3 428	-3 450	-3 533	-3 356	-3 425			
deductible items due to an insufficient coverage of expected credit losses	0	0	0	-2 434	-746	-639	-835	-690	-581	-392	-444	-513	-1 239	-1 317	-1 356	-1 460	-1 522	-1 624	-1 556	-1 265	-1 254	-1 473	-1 394	-1 481	-1 295	-1 357	-1 503			
<b>Total additional capital (Tier 2)</b>	<b>2 784</b>	<b>3 316</b>	<b>2 686</b>	<b>2 738</b>	<b>2 546</b>	<b>2 587</b>	<b>2 550</b>	<b>2 586</b>	<b>2 578</b>	<b>2 577</b>	<b>2 608</b>	<b>2 548</b>	<b>2 560</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
<b>Total capital</b>	<b>100 690</b>	<b>97 970</b>	<b>97 868</b>	<b>94 662</b>	<b>86 608</b>	<b>87 057</b>	<b>85 693</b>	<b>84 370</b>	<b>83 366</b>	<b>82 590</b>	<b>80 904</b>	<b>79 862</b>	<b>79 084</b>	<b>75 546</b>	<b>74 245</b>	<b>72 754</b>	<b>71 659</b>	<b>66 520</b>	<b>65 923</b>	<b>66 592</b>	<b>66 606</b>	<b>66 017</b>	<b>65 460</b>	<b>65 457</b>	<b>63 095</b>	<b>65 045</b>	<b>63 832</b>			

**Consolidated risk weighted assets**

	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016	4Q 2015	3Q 2015	2Q 2015	1Q 2015	4Q 2014	3Q 2014	2Q 2014	
<b>Total risk weighted assets</b>	<b>450 628</b>	<b>453 232</b>	<b>446 710</b>	<b>455 601</b>	<b>439 237</b>	<b>448 092</b>	<b>451 821</b>	<b>445 457</b>	<b>451 052</b>	<b>449 954</b>	<b>446 753</b>	<b>437 253</b>	<b>424 566</b>	<b>450 646</b>	<b>451 279</b>	<b>462 693</b>	<b>442 865</b>	<b>443 033</b>	<b>429 768</b>	<b>416 727</b>	<b>407 642</b>	<b>403 208</b>	<b>397 664</b>	<b>392 879</b>	<b>384 186</b>	<b>380 781</b>	<b>381 741</b>	
for credit risk	375 851	375 244	368 486	376 567	367 550	371 643	373 473	369 216	375 390	371 251	369 034	363 712	352 930	380 827	381 528	392 262	376 885	377 919	363 769	349 578	341 985	337 433	332 347	325 391	319 184	315 767	318 608	
for credit risk pursuant to the Standardised Approach in IRB	69 839	70 227	70 300	71 864	69 030	71 992	72 118	70 765	71 551	68 745	68 352	65 735	64 057	84 216	83 106	85 600	83 919	77 309	68 851	65 055	68 034	66 200	65 233	66 072	68 624	71 515	73 793	
for credit risk pursuant to the IRB Approach	306 012	305 017	298 186	304 702	298 520	299 651	301 355	298 452	303 839	302 505	300 682	297 978	288 873	296 610	298 422	306 662	292 965	300 611	294 918	284 523	273 951	271 232	267 114	259 319	250 559	244 253	244 815	
for settlement risk	16	0	0	0	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	1	0	0	0	0	0	0	
for position, foreign exchange and commodity risks	26 378	29 041	29 133	30 363	23 630	28 349	30 191	28 500	28 797	32 441	30 564	27 024	24 861	23 495	22 645	23 469	20 321	19 656	20 571	21 708	20 577	20 465	19 957	21 900	18 411	18 883	16 465	
for the operational risk	45 551	45 551	45 551	45 551	45 142	45 142	45 142	45 142	44 066	44 066	44 066	43 300	43 300	43 300	43 300	43 300	42 327	42 327	42 327	42 327	42 270	42 270	42 270	42 270	42 270	42 872	42 872	42 872
for credit valuation adjustment	2 832	3 396	3 540	3 119	2 900	2 958	3 014	2 599	2 799	2 197	3 089	3 217	3 474	3 024	3 805	3 661	3 333	3 130	3 102	3 115	2 807	3 040	3 089	3 319	3 719	3 258	3 796	

\* In 4Q 2019, capital ratios had included interim profit adjusted for the intention of the management to propose a dividend payout of 74% of the net profit for 2019. In 1Q-3Q 2019, capital ratios had included interim profit adjusted for the intention of the management to propose a dividend payout of 65% of the net profit for 2019. In 1Q-4Q 2018, capital ratios were including interim profit adjusted for the intention of the management to propose a dividend payout of 65% of the net profit for 2018. In 1Q-4Q 2017, capital ratios were including interim profit adjusted for the intention of the management to propose a dividend payout of 60% of the net profit for 2017. In 4Q 2016, capital ratios were including interim profit adjusted for the intention of the Board of Directors' dividend proposal (55.0% payout ratio) released in 3Q 2016. In 3Q and 2Q 2016, reported capital ratios were including interim profit adjusted for 'foreseeable dividend' at the level of 2015 payout (92.4%). In 1Q 2016, capital ratio assuming retained earnings adjusted for the approved (but not yet paid) dividend from the 2015 year profit and including interim profit adjusted for 'foreseeable dividend' at the level of 2015 (92.4% payout ratio) as prescribed by EU Regulation.