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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 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)
Interest income	Výnosy z úroků	26 198	22 214	16 867	12 046	8 547	7 516	7 448	7 668	7 923	9 297	11 598	11 550	11 275	10 817	10 363	9 796
Interest expense	Náklady na úroky	-18 856	-14 912	-10 011	-5 599	-3 156	-2 564	-2 444	-2 406	-2 668	-4 298	-5 753	-5 629	-5 365	-4 950	-4 471	-3 765
Net interest income	Čistý úrokový výnos	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
Net fee and commission income	Čistý výnos z poplatků a provizí	1 478	1 477	1 493	1 544	1 376	1 418	1 374	1 350	1 234	1 273	1 353	1 542	1 480	1 533	1 428	1 579
Net profit/(loss) on financial	Čistý zisk / (ztráta) z finančních operací	967	864	1 081	675	1 000	953	1 002	666	710	920	589	628	839	768	571	790
Dividend income	Výnosy z dividend	0	2	0	0	0	2	0	1	1	3	1	1	1	2	1	1
Other income	Ostatní výnosy	50	47	47	50	58	58	41	40	62	49	54	44	35	47	64	71
Net banking income	Čisté provozní výnosy	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	Personální náklady	-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)	Všeobecné provozní náklady (bez zahrnutí poplatků do Fondu pro řešení krize a podobných fondů)	-947	-973	-893	-1 105	-871	-923	-816	-952	-878	-951	-892	-1 094	-910	-994	-841	-1 224
Resolution and similar funds	Fond pro řešení krize a podobné fondy	-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	Odpisy, amortizace a znehodnocení majetku	-760	-752	-738	-695	-713	-703	-692	-771	-675	-653	-631	-651	-621	-589	-596	-494
Total operating expenses	Provozní náklady celkem	-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	Provozní zisk	6 181	6 036	4 709	4 973	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	Ztráty ze znehodnocení	-665	-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	Čistý zisk z prodeje a odpisu úvěrů a pohledávek	-3	44	-120	9	9	14	12	6	16	20	81	146	22	296	55	45
Cost of risk	Náklady na riziko	-669	-284	-278	-12	-51	-82	-586	-1 170	-1 678	-1 576	-154	244	-26	178	176	-17
Net operating income	Zisk před výsledky z majetkových účastí a daní z příjmů	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	Výnosy z majetkových účastí v přidružených společnostech	0	55	48	53	62	50	57	56	49	65	78	91	74	80	62	66
Net profit/(loss) on subsidiaries and associates	Čistý zisk/(ztráta) z dočasných a přidružených společností	73	0	0	0	0	25	0	1	-41	0	0	0	0	55	0	0
Net profits on other assets	Čisté zisky z ostatních aktiv	15	153	-33	230	3	20	5	-10	-7	-13	15	2	1	14	0	-30
Profit before income taxes	Zisk před zdaněním	5 601	5 961	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	Daň z příjmů	-951	-1 111	-869	-1 012	-813	-710	-492	-510	-405	-424	-646	-889	-883	-757	-757	-921
Net profit for the period	Zisk za účetní období	4 650	4 849	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	Zisk připadající vlastníkům nekontrolního podílu	-42	43	64	62	71	65	67	48	53	-28	70	35	70	93	73	63
Profit attributable to the Group's equity holders	Zisk připadající vlastníkům materské společnosti	4 608	4 806	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)	Zisk na akciích/zředěný zisk na akciích (v Kč, annualizované)	97,60	101,79	74,41	88,30	72,69	66,27	42,30	43,93	34,86	37,68	56,30	81,33	81,50	85,48	67,27	82,35

Proforma Net fees & commissions structure

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

CZK million
v miliónech Kč

		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)	(unaudited)	(unaudited)	(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)	(neauditováno)	(neauditováno)	(neauditováno)
Transaction fees	Poplatky z transakcí	438	455	401	441	414	406	345	425	431	410	452	591	602	624	582	677
Deposit product fees	Poplatky z depozitních produktů	200	183	196	195	196	198	199	188	185	198	196	195	199	198	198	196
Loan fees	Poplatky z úvěrů	98	106	106	120	110	118	101	130	96	110	129	158	131	136	117	139
Fees from cross-selling	Poplatky z křížového prodeje	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	303	291	306	269	235	287	300	198	171	195	219	213	215	230	215	186
Net fees & commissions	Cisté vynosy z poplatku a provizi	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.

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

CZK million
v milionech Kč

		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
		(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)
Assets	Aktiva																
Cash and current balances with central banks	Hotovost a účty u centrálních bank	25 497	21 383	57 491	29 947	79 070	24 279	23 612	23 547	47 764	27 510	29 445	17 744	30 614	22 425	18 164	24 851
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	61 555	54 579	43 615	41 142	31 364	29 670	29 562	25 600	38 047	44 399	41 315	23 398	34 282	28 257	24 167	22 614
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	133	135	132	135	0	0	0	279	315	0	0	0	0	0	0	0
Positive fair value of hedging financial derivatives	Zajišťovací deriváty s kladnou reálnou hodnotou	22 549	22 564	17 283	14 315	8 265	7 307	8 410	13 317	20 734	22 724	20 356	9 996	14 037	12 314	10 932	12 559
Financial assets at fair value through other comprehensive income	Finanční aktiva v reálné hodnotě vykázané do Ostatního úplného výsledku	30 133	31 049	33 436	35 568	37 789	38 729	40 028	40 198	41 458	45 085	37 494	36 204	35 428	32 263	28 394	25 265
Financial assets at amortised cost	Finanční aktiva v naběhlé hodnotě	1 325 906	1 333 915	1 219 119	1 095 861	1 194 342	1 189 671	1 152 316	1 035 401	1 087 493	1 079 552	1 083 558	963 401	1 086 110	1 063 869	1 025 771	951 103
Loans and advances to banks	Pohledávky za bankami	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, net o/w Reverse repo transactions	Úvěry a pohledávky za klienty (čisté) z toho Reverse repo operace	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
Debt securities o/w Corporate debt securities	Dluhové cenné papíry z toho Dluhopisy vydané klienty Banky	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
Current tax assets	Daň z příjmů	39	38	30	18	276	1 725	1 534	1 183	896	302	57	30	23	64	55	59
Deferred tax assets	Odloučená daňová pohledávka	167	140	112	91	73	71	72	78	68	56	160	70	63	59	67	93
Investments in (subsidiaries) and associates	Majetkové účasti v přidružených společnostech	1 140	701	551	786	1 477	1 647	1 598	1 587	1 471	1 459	1 337	1 255	1 160	1 080	1 220	1 134
Intangible assets	Nehmotný majetek	8 655	8 335	8 055	7 878	7 483	7 315	7 097	6 898	6 452	6 338	6 168	6 018	5 753	5 573	5 341	5 248
Tangible assets o/w Right of used Tangible assets	Hmotný majetek z toho Hmotný majetek z užívacího práva	8 617	8 685	8 732	8 983	9 352	9 602	9 736	9 758	9 750	10 243	10 385	10 528	10 365	10 518	10 268	7 676
Goodwill	Goodwill	2 298	2 368	2 412	2 490	2 636	2 636	2 629	2 608	2 746	2 905	2 997	3 020	2 893	2 981	2 762	
Other assets	Ostatní aktiva	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	3 752	3 752	3 752
Total assets	Čeková aktiva	1 492 210	1 489 019	1 398 297	1 244 353	1 378 937	1 318 604	1 283 490	1 167 131	1 263 532	1 246 614	1 240 106	1 077 334	1 226 874	1 185 993	1 133 345	1 059 932
Liabilities and shareholders' equity	Závazky a vlastní kapitál																
Amounts due to central banks	Závazky vůči centrálním bankám	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial liabilities held for trading at fair value through profit or loss	Finanční závazky k obchodování v reálné hodnotě vykázaná do zisku nebo ztráty	69 602	58 355	47 582	39 933	26 571	22 241	23 332	25 169	28 204	26 722	35 325	23 725	26 162	25 370	22 957	21 572
Negative fair value of hedging financial derivatives	Zajišťovací deriváty se zápornou reálnou hodnotou	62 247	62 274	44 637	34 957	18 916	10 275	11 104	8 780	10 882	10 998	10 918	10 916	9 320	9 010	9 999	9 669
Financial liabilities at amortised cost	Finanční závazky v naběhlé hodnotě	1 245 156	1 265 971	1 190 442	1 056 483	1 200 932	1 148 199	1 115 400	996 593	1 075 636	1 061 158	1 048 756	921 725	1 058 970	1 029 956	972 794	907 822
Amounts due to banks	Závazky vůči bankám	109 738	147 296	124 097	83 372	90 385	98 706	85 892	86 572	105 873	122 004	117 905	93 581	151 436	124 838	109 720	92 271
Amounts due to customers o/w Repo transactions with customers	Závazky vůči klientům z toho Repo operace s klienty	1 120 532	1 103 643	1 051 287	956 929	1 093 858	1 032 789	1 012 479	906 217	966 117	933 635	923 663	821 506	899 950	892 997	856 629	812 451
Securities issued o/w Lease Liability	Emitované cenné papíry z závazky z leasingu	110 393	79 371	36 193	8 310	50 799	35 880	26 786	13 173	35 736	35 261	28 783	5 206	39 733	54 365	30 573	16 891
Current tax liabilities	Daň z příjmů	2 299	2 373	2 431	2 516	2 672	2 672	2 672	2 657	2 784	2 936	3 031	3 016	2 866	2 939	2 718	2 540
Deferred tax liabilities	Odloučený daňový závazek	1 255	1 239	764	395	57	68	48	50	41	37	298	363	310	297	201	160
Subordinated debt	Podřízený dluh	930	1 076	1 054	1 175	1 063	839	710	708	755	741	663	840	737	724	709	765
Other liabilities	Ostatní pasiva	-37 133	-33 837	-18 181	-17 862	-1 682	-11 559	-11 150	-16 163	-30 806	-31 466	-31 221	-9 216	-24 123	-21 304	-17 436	-14 596
Total liabilities	Čeková pasiva	1 362 942	1 363 743	1 268 741	1 117 571	1 251 764	1 195 734	1 164 362	1 050 073	1 148 853	1 133 805	1 129 877	968 699	1 122 209	1 085 212	1 026 682	956 604
Equity	Vlastní kapitál																
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	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	107 097	103 146	107 217	104 505	104 726	100 493	96 814	94 810	92 476	90 661	88 049	86 535	82 597	78 786	84 186	80 925
Non-controlling interest	Nekontrolní podíl	3 166	3 125	3 335	3 273	3 443	3 372	3 309	3 242	3 199	3 144	3 175	3 095	3 062	2 990	3 472	3 398
Total equity	Vlastní kapitál	129 267	125 276	129 556	126 782	127 173	122 870	119 129	117 058	114 680	112 810	110 229	108 635	104 664	100 781	106 663	103 329
Total liabilities and shareholders' equity	Pasiva a vlastní kapitál celkem	1 492 210	1 489 019	1 398 297	1 244 353	1 378 937	1 318 604	1 283 490	1 167 131	1 263 532	1 246 614	1 240 106	1 077 334	1 226 874	1 185 993	1 133 345	1 059 932

Selected business data

	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	1 651 000	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	1 407 000	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	1 503 000	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	1 122 000	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	1 065 000	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	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	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	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	1 655 000	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	1 464 000	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	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	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)	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)	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)	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	47 700	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)	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)	9 800	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)	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)	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 entrepreneurial clients

** Including ESSOX retail loans to entrepreneurial clients

Selected operational data

	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	218	218	240	242	243	243	242	242	243	275	332	342	344	344	345	364
MPSS Points of sale	195	194	203	202	200	200	199	201	201	200	202	205	201	200	201	204
ATMs (KB network)	862	863	861	860	856	846	823	809	802	802	800	796	787	786	779	776
of which deposit-taking	521	521	514	502	494	477	449	429	415	406	395	389	375	359	336	320
of which recycling	352	351	342	326	304	276	245	220	205	196	185	178	165	149	125	119
of which contactless	643	641	626	604	579	552	421	304	286	268	253	241	227			
ATMs (Total shared network)	1 420															
of which deposit-taking	707															
Employees number, year to date average																
KB (Czech Republic)	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	7 496	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 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 (CNB, Basel III)	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 (CNB, Basel III)	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)	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)	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	2.1%	2.2%	2.2%	2.1%	1.7%	1.6%	1.7%	1.9%	1.8%	1.7%	2.2%	2.2%	2.1%	2.1%	2.3%	2.3%
Cost / Income ratio	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	0.25%	0.25%	0.34%	0.30%	0.26%	0.26%	0.34%	0.31%	0.28%	0.28%	0.36%	0.34%	0.29%	0.30%	0.37%	0.34%
Loans / Assets	52.0%	50.9%	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	8.7%	8.4%	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)	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)	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	14.8%	15.5%	11.3%	13.5%	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	1.2%	1.3%	1.1%	1.3%	1.0%	1.0%	0.7%	0.7%	0.5%	0.6%	0.9%	1.3%	1.3%	1.4%	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
Earnings per share (CZK), annualized	97.6	101.8	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)	668	647	668	654	655	633	613	603	590	581	567	559	538	518	546	529
Market capitalisation (CZK billion)	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	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)	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	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)		43,8			23,9				0				51			
Payout ratio (Dividend/Net profit of the last year)		65,0%			55,3%				0,0%				64,9%			
Loan portfolio overview																
Gross client loans (CZK billion)	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)*	84.4%	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)*	13.4%	6.8%	8.0%	7.8%	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)	2.3%	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	4.8%	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	50.6%	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
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
Moody's - long term	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1	A1
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	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
Fitch Ratings - short term	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.