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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 2023	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) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	(unaudited) (neaudítováno)	
Interest income																						
Interest expense																						
Net interest income																						
Net fee and commission income																						
Net profit/(loss) on financial																						
Dividend income																						
Other income																						
<b>Net banking income</b>	<b>9 200</b>	<b>8 899</b>	<b>9 142</b>	<b>8 958</b>	<b>9 627</b>	<b>9 838</b>	<b>9 690</b>	<b>9 477</b>	<b>8 719</b>	<b>7 823</b>	<b>7 383</b>	<b>7 422</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>	
Personnel expenses																						
General admin. expenses (excl. regulatory funds)																						
Resolution and similar funds																						
Depreciation, amortisation and impairment of operating assets																						
<b>Total operating expenses</b>	<b>-4 308</b>	<b>-3 920</b>	<b>-4 086</b>	<b>-5 007</b>	<b>-3 935</b>	<b>-3 656</b>	<b>-4 768</b>	<b>-3 745</b>	<b>-3 522</b>	<b>-3 491</b>	<b>-4 341</b>	<b>-3 562</b>	<b>-3 544</b>	<b>-4 406</b>	<b>-3 708</b>	<b>-5 121</b>	<b>-3 708</b>	<b>-3 512</b>	<b>-3 524</b>	<b>-4 188</b>	<b>-3 619</b>	
Operating profit																						
Impairment losses																						
Net gain from loans and advances transferred and written off																						
<b>Cost of risk</b>	<b>-1 051</b>	<b>138</b>	<b>467</b>	<b>432</b>	<b>50</b>	<b>-669</b>	<b>-284</b>	<b>-278</b>	<b>-12</b>	<b>-51</b>	<b>-82</b>	<b>-586</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>Net operating income</b>	<b>3 840</b>	<b>5 116</b>	<b>5 522</b>	<b>4 384</b>	<b>5 742</b>	<b>5 512</b>	<b>5 752</b>	<b>4 431</b>	<b>4 962</b>	<b>4 249</b>	<b>3 810</b>	<b>2 495</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>	
Income from share of associated undertakings*																						
Net profit/(loss) on subsidiaries and associates																						
Net profits on other assets																						
<b>Profit before income taxes*</b>	<b>3 883</b>	<b>5 199</b>	<b>5 581</b>	<b>4 444</b>	<b>5 768</b>	<b>5 657</b>	<b>5 966</b>	<b>4 446</b>	<b>5 244</b>	<b>4 315</b>	<b>3 904</b>	<b>2 557</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>	
Income taxes																						
<b>Net profit for the period*</b>	<b>3 288</b>	<b>4 338</b>	<b>4 582</b>	<b>3 611</b>	<b>4 700</b>	<b>4 707</b>	<b>4 854</b>	<b>3 577</b>	<b>4 232</b>	<b>3 502</b>	<b>3 194</b>	<b>2 064</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>	
Profit attributable to the Non-controlling owners																						
<b>Profit attributable to the Group's equity holders*</b>	<b>3 259</b>	<b>4 267</b>	<b>4 525</b>	<b>3 561</b>	<b>4 632</b>	<b>4 664</b>	<b>4 812</b>	<b>3 513</b>	<b>4 169</b>	<b>3 432</b>	<b>3 129</b>	<b>1 997</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>	
Earnings per share/attributed earnings per share (in CZK, annualized)*	69,03	90,38	95,84	75,42	98,11	98,78	101,92	74,41	88,30	72,68	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

	4Q 2023	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	482	447	455	432	512	438	455	401	441	414	406	345	425	431	410	452	591	602	624	582	677
Deposit product fees	196	200	201	205	205	200	183	196	195	196	196	199	198	185	196	196	195	199	196	199	196
Loan fees	110	103	107	111	105	98	106	106	120	110	118	101	130	96	110	129	158	131	136	117	139
Fees from cross-selling	657	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	371	305	278	294	304	303	291	306	269	235	287	300	198	171	195	219	213	215	230	215	186
Net fees & commissions	1 817	1 548	1 538	1 514	1 674	1 478	1 477	1 493	1 544	1 376	1 418	1 374	1 350	1 238	1 273	1 383	1 543	1 488	1 533	1 428	1 575

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.

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

CZK million  
v milionech Kč

Table with columns for dates from 2020 to 2023 and rows for Assets (Aktiva) and Liabilities and shareholders' equity (Závazky a vlastní kapitál), including sub-rows for various financial instruments and bank balances.

**Selected business data**

	4Q 2023	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
<b>Clients</b>																					
KB	1 664 000	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	1 422 000	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	1 564 000	1 549 000	1 538 000	1 526 000	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	1 283 000	1 231 000	1 200 000	1 172 000	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	1 194 000	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	242 000	244 000	244 000	244 000	243 000	244 000	243 000	243 000	242 000	243 000	243 000	249 000	252 000	254 000	255 000	256 000	256 000	256 000	257 000	257 000	258 000
KB PS	429 000	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
ESSOX	474 000	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
<b>Direct Channels</b>																					
KB Payment cards - active	1 715 000	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	1 499 000	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	215 000	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	33 000	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
<b>Loan portfolio</b>																					
<b>Mortgages to individuals</b>																					
- outstanding volume (CZK million)	276 400	273 500	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
<b>Consumer loans (KB + ESSOX)*</b>																					
- outstanding volume (CZK million)	37 200	37 000	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.
<b>MPSS (Bridging and assigned loans)</b>																					
- outstanding volume (CZK million)	92 500	90 600	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
<b>Loans to small businesses (KB + ESSOX)**</b>																					
- outstanding volume (CZK million)	47 500	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.
<b>Loans to corporates and other loans w/o repo operations (KB+KBSK, before consolidation adjustments)</b>																					
- outstanding volume (CZK million)	361 900	346 900	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
<b>Factoring KB</b>																					
- outstanding volume (CZK million)	10 000	9 000	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
<b>SGEF</b>																					
- outstanding volume (CZK million)	34 200	33 200	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
<b>ESSOX</b>																					
- outstanding volume (CZK million)	20 800	20 900	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 entrepreunering clients

\*\* Including ESSOX retail loans to entrepreunering clients

**Selected operational data**

	XII.23	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	
<b>Distribution network</b>																						
KB Retail branches	212	212	215	217	218	218	218	240	242	243	243	242	242	243	275	332	342	344	344	345	364	
MPSS Points of sale	199	201	203	201	198	195	194	203	202	200	200	199	201	201	200	202	205	201	200	201	204	
ATMs (KB network)	796	821	852	855	850	862	863	861	860	856	846	823	809	802	802	800	796	787	786	779	776	
of which deposit-taking	510	521	536	533	521	521	521	514	502	494	477	449	429	415	406	395	389	375	359	336	320	
of which recycling	421	418	417	375	354	352	351	342	326	304	276	245	220	205	196	185	178	165	149	125	119	
of which contactless	688	679	690	662	645	643	641	626	604	579	552	421	304	286	268	253	241	227	0			
ATMs (Total shared network)	1 974	2 012	2 062	2 052	1 412	1 420																
<b>Employees number, year to date average</b>																						
KB (Czech Republic)	6 456	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	7 551	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)

	4Q 2023	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
<b>Financial Ratios and Values, end of period</b>																					
Capital Adequacy (CNB, Basel III)	18.8%	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 (CNB, Basel III)	17.7%	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)	452.3	433.7	427.3	429.1	430.8	432.2	442.3	425.8	400.2	389.9	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)	563.9	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	1.8%	1.9%	1.9%	2.0%	2.2%	2.1%	2.2%	2.1%	2.1%	1.7%	1.8%	1.7%	1.9%	1.8%	1.7%	2.2%	2.2%	2.1%	2.1%	2.3%	2.3%
Cost / Income ratio	46.8%	44.0%	44.7%	55.3%	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	0.28%	0.26%	0.28%	0.35%	0.30%	0.24%	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	55.0%	53.6%	54.4%	55.1%	59.9%	52.0%	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	8.5%	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)	73.9%	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%	76.8%	71.9%	71.8%	73.4%	76.9%
Loans / Deposit ratio (excl. repo with clients)	82.8%	79.3%	80.2%	80.5%	85.2%	76.3%	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	10.6%	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	0.9%	1.1%	1.2%	1.0%	1.3%	1.3%	1.3%	1.1%	1.3%	1.0%	0.7%	0.7%	0.5%	0.6%	0.9%	1.3%	1.4%	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	188 855 900	188 855 900	188 855 900	188 855 900	188 855 900
Earnings per share (CZK), annualized	69.0	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)	662	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	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
<b>Share price</b>																					
Share price, end of period	672	685	718	655	629	663	857	935	935	887	757	687	657	486	551	472	830	800	891	940	847
P/E (P/Net profit for the quarter annualized)	9.7	7.4	7.5	8.7	6.4	6.7	8.4	12.6	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	1.0	1.1	1.0	1.0	1.0	1.3	1.4	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)		82.66				99.3		23.9					0					51			
Payout ratio (Dividend/Net profit of the last year)		88.6%				147.4%		55.3%					0.0%					64.9%			
<b>Loan portfolio overview</b>																					
Gross client loans (CZK billion)	827.7	808.3	794.6	789.1	794.9	787.2	789.4	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)*	83.4%	84.9%	84.7%	84.4%	84.5%	84.4%	90.8%	89.6%	89.6%	91.6%	90.8%	90.7%	90.9%	90.5%	92.4%	92.4%	92.8%	92.8%	92.8%	92.2%	92.0%
Stage 2 loans (share on portfolio)*	14.7%	13.1%	13.2%	13.4%	13.1%	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)	1.8%	2.0%	2.1%	2.2%	2.3%	2.3%	2.4%	2.5%	2.5%	2.7%	2.9%	2.9%	2.9%	2.3%	2.2%	2.1%	2.3%	2.3%	2.3%	2.5%	2.7%
<b>Provision coverage</b>																					
Specific provisions for Stage 1 and Stage 2 loans	4.6%	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	47.1%	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%
<b>Ratings, end of period</b>																					
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	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	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	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	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	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	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>																					
	FY 2023	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
<b>Net interest income and similar income, year-to-date</b>	<b>25 595</b>	<b>19 320</b>	<b>12 812</b>	<b>6 349</b>	<b>28 632</b>	<b>21 499</b>	<b>14 157</b>	<b>6 856</b>	<b>21 795</b>	<b>15 347</b>	<b>9 956</b>	<b>5 004</b>	<b>21 360</b>	<b>16 099</b>	<b>10 843</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>
Of which:																					
Loans and advances at amortised cost	66 139	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	4 407	3 286	2 160	1 045	3 187	2 243	1 466	658	2 065	1 524	961	443	1 707								
Debt securities other	442	371	271	136	559	419	278	138	681	518	349	179	683								
Financial liabilities at amortised cost	-38 798	-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	48 102	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	-54 697	-40 671	-26 681	-12 995	-41 938	-29 185	-17 139	-7 419	-11 074	-6 754	-4 180	-2 040	-12 495								
	<b>31 Dec 2023</b>	<b>30 Sep 2023</b>	<b>30 Jun 2023</b>	<b>31 Mar 2023</b>	<b>31 Dec 2022</b>	<b>30 Sep 2022</b>	<b>30 Jun 2022</b>	<b>31 Mar 2022</b>	<b>31 Dec 2021</b>	<b>30 Sep 2021</b>	<b>30 Jun 2021</b>	<b>31 Mar 2021</b>	<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>
<i>(source: Balance Sheet)</i>																					
Cash and current balances with central banks/ Current balances with central banks	4 530	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	411 644	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	833 542	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	19 621	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	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	16 729	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	152 238	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
<b>Interest bearing assets (end of period)</b>	<b>1 438 304</b>	<b>1 426 399</b>	<b>1 377 441</b>	<b>1 331 765</b>	<b>1 200 524</b>	<b>1 386 136</b>	<b>1 388 246</b>	<b>1 309 536</b>	<b>1 161 656</b>	<b>1 312 268</b>	<b>1 254 936</b>	<b>1 219 056</b>	<b>1 094 223</b>	<b>1 176 417</b>	<b>1 159 691</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>Average interest bearing assets, year-to-date</b>	<b>1 319 414</b>	<b>1 313 461</b>	<b>1 288 983</b>	<b>1 266 144</b>	<b>1 181 090</b>	<b>1 273 896</b>	<b>1 274 951</b>	<b>1 235 596</b>	<b>1 127 939</b>	<b>1 203 246</b>	<b>1 174 579</b>	<b>1 156 640</b>	<b>1 052 578</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>NIM year-to-date, annualized</b>	<b>1,94%</b>	<b>1,96%</b>	<b>1,99%</b>	<b>2,01%</b>	<b>2,42%</b>	<b>2,25%</b>	<b>2,22%</b>	<b>2,22%</b>	<b>1,93%</b>	<b>1,70%</b>	<b>1,70%</b>	<b>1,73%</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>
CONSOLIDATED (CZK million)																					
<i>(source: Profit and Loss Statement)</i>																					
	4Q 2023	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
<b>Quarterly Net interest income and similar income</b>	<b>6 276</b>	<b>6 507</b>	<b>6 463</b>	<b>6 349</b>	<b>7 132</b>	<b>7 342</b>	<b>7 302</b>	<b>6 856</b>	<b>6 448</b>	<b>5 390</b>	<b>4 953</b>	<b>5 004</b>	<b>5 261</b>	<b>5 256</b>	<b>4 998</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>
Of which:																					
Loans and advances at amortised cost	18 492	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	1 121	1 126	1 115	1 045	944	777	808	658	542	563	518	443									
Debt securities other	71	100	135	136	140	141	140	138	163	169	170	179									
Financial liabilities at amortised cost	-11 582	-10 401	-8 972	-7 842	-7 964	-6 754	-5 019	-2 458	-1 146	-489	-341	-312									
Hedging financial derivatives - income	12 200	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	-14 026	-13 990	-13 686	-12 995	-12 752	-12 046	-9 720	-7 419	-4 320	-2 574	-2 140	-2 040									
<b>Quarterly avg. interest bearing assets</b>	<b>1 432 351</b>	<b>1 401 920</b>	<b>1 354 603</b>	<b>1 266 144</b>	<b>1 293 330</b>	<b>1 387 191</b>	<b>1 348 891</b>	<b>1 235 596</b>	<b>1 236 982</b>	<b>1 283 602</b>	<b>1 238 996</b>	<b>1 156 640</b>	<b>1 135 320</b>	<b>1 168 054</b>	<b>1 152 845</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>NIM in the quarter, annualized</b>	<b>1,75%</b>	<b>1,86%</b>	<b>1,91%</b>	<b>2,01%</b>	<b>2,21%</b>	<b>2,12%</b>	<b>2,17%</b>	<b>2,22%</b>	<b>2,09%</b>	<b>1,68%</b>	<b>1,60%</b>	<b>1,73%</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>



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

CZK million

**Consolidated capital**

	4Q 2023	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
<b>Total original capital (Tier 1) = Common Equity Tier 1 (CET1)</b>	<b>99 718</b>	<b>103 585</b>	<b>102 136</b>	<b>100 890</b>	<b>98 616</b>	<b>107 559</b>	<b>106 441</b>	<b>101 441</b>	<b>101 072</b>	<b>106 090</b>	<b>105 786</b>	<b>97 696</b>	<b>97 906</b>	<b>94 654</b>	<b>95 162</b>	<b>91 324</b>	<b>84 062</b>	<b>84 470</b>	<b>83 143</b>	<b>81 784</b>	<b>80 788</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
share premium	149	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	-726
other reserve funds	5 796	5 791	5 786	5 781	5 776	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	85 220	85 167	85 185	86 582	77 775	88 006	87 928	96 653	84 210	89 132	89 179	89 141	81 047	80 771	80 769	80 711	65 812	65 826	65 778	66 250	61 089
profit of the current period	15 612	12 353	8 086	3 561	17 556	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*	-15 709	-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)	1	173	275	616	668	967	1 710	1 865	2 388	1 861	1 017	511	447	468	305	-465	682	577	869	496	418
<b>Adjustments to CET1</b>	<b>-9 630</b>	<b>-10 298</b>	<b>-10 369</b>	<b>-10 352</b>	<b>-10 175</b>	<b>-10 140</b>	<b>-10 303</b>	<b>-9 771</b>	<b>-9 711</b>	<b>-9 083</b>	<b>-8 586</b>	<b>-7 970</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>
gains/(losses) on hedging instruments	-208	-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	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	0
additional value adjustment	-117	-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	-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
other intangible assets (besides goodwill)	-5 415	-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	-138	-74	-85	-49	-28	-75	-174	-28	-9	0	0	0	0	0	0	0	-2 434	-746	-639	-835	-581
<b>Total additional capital (Tier 2)</b>	<b>6 154</b>	<b>2 867</b>	<b>2 725</b>	<b>2 864</b>	<b>3 122</b>	<b>3 150</b>	<b>2 026</b>	<b>1 993</b>	<b>2 136</b>	<b>2 313</b>	<b>2 480</b>	<b>2 821</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>Total capital</b>	<b>105 872</b>	<b>106 452</b>	<b>104 860</b>	<b>103 753</b>	<b>101 738</b>	<b>110 709</b>	<b>108 467</b>	<b>103 434</b>	<b>103 209</b>	<b>108 404</b>	<b>108 266</b>	<b>100 516</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>

**Consolidated risk weighted assets**

	4Q 2023	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
<b>Total risk weighted assets</b>	<b>563 886</b>	<b>527 622</b>	<b>524 601</b>	<b>525 006</b>	<b>522 975</b>	<b>525 731</b>	<b>533 204</b>	<b>512 285</b>	<b>484 372</b>	<b>471 082</b>	<b>467 265</b>	<b>447 676</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>for credit risk</b>	<b>452 312</b>	<b>433 666</b>	<b>427 348</b>	<b>429 125</b>	<b>430 842</b>	<b>432 207</b>	<b>442 293</b>	<b>425 785</b>	<b>400 209</b>	<b>388 884</b>	<b>387 560</b>	<b>374 273</b>	<b>375 851</b>	<b>375 244</b>	<b>368 486</b>	<b>376 567</b>	<b>367 550</b>	<b>371 643</b>	<b>373 473</b>	<b>369 216</b>	<b>375 390</b>
for credit risk pursuant to the Standardised Approach in IRB	80 274	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	372 038	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
<b>for settlement risk</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>44</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>0</b>	<b>0</b>	<b>0</b>
<b>for position, foreign exchange and commodity risks</b>	<b>61 726</b>	<b>44 541</b>	<b>46 796</b>	<b>44 189</b>	<b>42 964</b>	<b>44 052</b>	<b>41 041</b>	<b>38 294</b>	<b>34 680</b>	<b>33 805</b>	<b>30 908</b>	<b>26 859</b>	<b>26 378</b>	<b>29 041</b>	<b>29 133</b>	<b>30 363</b>	<b>23 630</b>	<b>28 349</b>	<b>30 191</b>	<b>28 500</b>	<b>28 797</b>
<b>for the operational risk</b>	<b>46 566</b>	<b>46 566</b>	<b>46 566</b>	<b>46 566</b>	<b>43 304</b>	<b>43 304</b>	<b>43 304</b>	<b>43 304</b>	<b>43 988</b>	<b>43 988</b>	<b>43 988</b>	<b>43 988</b>	<b>45 551</b>	<b>45 551</b>	<b>45 551</b>	<b>45 551</b>	<b>45 142</b>	<b>45 142</b>	<b>45 142</b>	<b>45 142</b>	<b>44 066</b>
<b>for credit valuation adjustment</b>	<b>3 282</b>	<b>2 849</b>	<b>3 891</b>	<b>5 082</b>	<b>5 866</b>	<b>6 167</b>	<b>6 565</b>	<b>4 902</b>	<b>5 495</b>	<b>4 405</b>	<b>4 809</b>	<b>2 556</b>	<b>2 832</b>	<b>3 396</b>	<b>3 540</b>	<b>3 119</b>	<b>2 900</b>	<b>2 958</b>	<b>3 014</b>	<b>2 599</b>	<b>2 799</b>

\* In 2023 1Q-3Q, 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.