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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 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)
Interest income	Výnosy z úroků	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	-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	Čisté úrokové výnosy	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	1 544	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	675	1 000	953	1 002	666	710	920	589	628	839	768	571	790
Dividend income	Výnosy z dividend	0	0	2	0	1	1	3	1	1	1	2	1	1
Other income	Ostatní výnosy	50	58	57	42	40	62	49	54	44	35	47	64	71
<b>Net banking income</b>	<b>Čisté provozní výnosy</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	Personální náklady	-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)	-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	-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	-695	-713	-703	-692	-771	-675	-653	-631	-651	-621	-589	-596	-494
<b>Total operating expenses</b>	<b>Provozní náklady celkem</b>	<b>-3 745</b>	<b>-3 522</b>	<b>-3 491</b>	<b>-4 341</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>Operating profit</b>	<b>Provozní zisk</b>	<b>4 973</b>	<b>4 300</b>	<b>3 892</b>	<b>3 081</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>
Impairment losses	Ztráty ze znehodnocení	-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	9	9	14	12	6	16	20	81	146	22	296	55	45
<b>Cost of risk</b>	<b>Náklady na riziko</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>Zisk před výsledky z majetkových účastí a daní z příjmů</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	Výnosy z majetkových účastí v přidružených společnostech	53	62	50	57	56	49	65	78	91	74	80	62	66
Profit/(loss) attributable to exclusion of companies from consolidation	Zisk/ ztráta z vyřazení z konsolidace	0	0	25	0	1	-41	0	0	0	0	55	0	0
Net profits on other assets	Čisté zisky z ostatních aktiv	230	3	20	5	-10	-7	-13	15	2	1	14	0	-30
<b>Profit before income taxes</b>	<b>Zisk před zdaněním</b>	<b>5 244</b>	<b>4 315</b>	<b>3 905</b>	<b>2 556</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	Daň z příjmů	-1 012	-813	-710	-492	-510	-405	-424	-646	-889	-883	-890	-757	-921
<b>Net profit for the period</b>	<b>Zisk za účetní období</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	Zisk připadající vlastníkům nekontrolního podílu	62	71	65	67	48	53	-28	70	35	70	93	73	63
<b>Profit attributable to the Group's equity holders</b>	<b>Zisk připadající vlastníkům mateřské společnosti</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>
<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>88,30</b>	<b>72,69</b>	<b>66,27</b>	<b>42,30</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>

## 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 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 )
Transaction fees	Poplatky z transakcí	441	414	406	345	425	431	410	452	591	602	624	582	677
Deposit product fees	Poplatky z depozitních produktů	195	196	198	199	188	185	198	196	195	199	198	198	196
Loan fees	Poplatky z úvěrů	120	110	118	101	130	96	110	129	158	131	136	117	139
Fees from cross-selling	Poplatky z křížového prodeje	519	420	408	429	409	352	358	357	386	333	345	316	382
Specialised financial services & Other fees	Poplatky ze specializovaných služeb & Ostatní poplatky	269	235	287	300	198	171	195	219	213	215	230	215	186
<b>Net fees &amp; commissions</b>	<b>Cisté vynosy z poplatku a provizi</b>	<b>1 545</b>	<b>1 376</b>	<b>1 418</b>	<b>1 374</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>

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

		31 Dec 2021	30 Sep 2021	30 June 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)	(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)
<b>Assets</b>	<b>Aktiva</b>													
Cash and current balances with central banks	Hotovost a účty u centrálních bank	29 947	79 070	24 279	23 612	23 547	47 764	27 510	29 445	17 744	30 514	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	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	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	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	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
<b>Financial assets at amortised cost</b>	<b>Finanční aktiva v naběhlé hodnotě</b>	<b>1 095 861</b>	<b>1 194 342</b>	<b>1 189 671</b>	<b>1 152 316</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>
Loans and advances to banks	Pohledávky za bankami	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	Úvěry a pohledávky za klienty (čisté)	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
<i>o/w Reverse repo transactions</i>	<i>z toho Reverzní repo operace</i>	0	0	0	681	0	3 060	4 033	2 813	2 604	3 110	6 946	3 198	2 008
Debt securities	Dluhové cenné papíry	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
<i>o/w Corporate debt securities</i>	<i>z toho Dluhopisy vydané klienty Banky</i>	5 591	5 234	5 351	5 796	3 155	3 150	3 180	3 190	3 160	3 262	3 324	3 345	3 325
Current tax assets	Daň z příjmů	18	276	1 725	1 534	1 183	896	302	57	30	23	64	55	59
Deferred tax assets	Odložená daňová pohledávka	91	73	71	72	78	68	56	160	70	63	59	67	93
Investments in (subsidiaries) and associates	Majetkové účasti v přidružených společnostech	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	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	Hmotný majetek	8 983	9 352	9 602	9 736	9 758	9 970	10 243	10 385	10 528	10 365	10 518	10 268	7 676
<i>o/w Right of used Tangible assets</i>	<i>z toho Hmotný majetek z užitavého práva</i>	2 490	2 638	2 656	2 629	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	5 876	5 692	4 837	5 774	5 533	5 112	5 194	6 080	4 938	5 387	5 819	5 214	5 577
<b>Total assets</b>	<b>Celková aktiva</b>	<b>1 244 353</b>	<b>1 378 937</b>	<b>1 318 604</b>	<b>1 283 490</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>Liabilities and shareholders' equity</b>	<b>Závazky a vlastní kapitál</b>													
Amounts due to central banks	Závazky vůči centrálním bankám	0	0	0	0	0	2	2	0	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	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	34 957	18 916	10 275	11 104	8 760	10 682	10 998	10 918	10 283	9 320	9 010	9 999	9 669
<b>Financial liabilities at amortised cost</b>	<b>Finanční závazky v naběhlé hodnotě</b>	<b>1 056 483</b>	<b>1 200 932</b>	<b>1 148 199</b>	<b>1 115 400</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>
Amounts due to banks	Závazky vůči bankám	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	Závazky vůči klientům	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
<i>o/w Repo transactions with customers</i>	<i>z toho Repo operace s klienty</i>	8 310	50 799	35 880	26 786	13 173	35 738	35 261	28 783	5 206	39 733	54 365	30 573	16 891
Securities issued	Emitované cenné papíry	13 666	14 017	14 014	14 353	1 148	1 063	2 583	4 156	3 621	4 719	5 183	3 727	2 540
Lease Liability	Závazky z leasingu	2 516	2 672	2 690	2 677	2 657	2 784	2 936	3 031	3 016	2 866	2 939	2 718	
Current tax liabilities	Daň z příjmů	395	57	68	48	50	41	37	256	363	310	297	201	160
Deferred tax liabilities	Odložený daňový závazek	1 175	1 053	839	710	708	755	741	663	840	737	724	709	765
Subordinated debt	Podřízený dluh	2 490	2 554	2 553	2 619	2 629	2 726	2 680	2 738	2 546	2 587	2 550	2 586	2 578
Other liabilities	Ostatní pasiva	-17 862	1 682	11 559	11 150	16 163	30 606	31 466	31 221	9 216	24 123	21 304	17 436	14 596
<b>Total liabilities</b>	<b>Celková pasiva</b>	<b>1 117 571</b>	<b>1 251 764</b>	<b>1 195 734</b>	<b>1 164 362</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>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	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	3 273	3 443	3 372	3 309	3 242	3 199	3 144	3 175	3 095	3 062	2 990	3 472	3 398
<b>Total equity</b>	<b>Vlastní kapitál</b>	<b>126 782</b>	<b>127 173</b>	<b>122 870</b>	<b>119 129</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>Total liabilities and shareholders' equity</b>	<b>Pasiva a vlastní kapitál celkem</b>	<b>1 244 353</b>	<b>1 378 937</b>	<b>1 318 604</b>	<b>1 283 490</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>

## Selected business data

	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	1 625 000	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	1 383 000	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	1 465 000	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	1 034 000	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	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	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	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	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
<b>Direct Channels</b>													
KB Payment cards - active	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	1 420 000	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	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	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>													
Mortgages to individuals													
- outstanding volume (CZK million)	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)	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)	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)	47 900	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)	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)	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)	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)	17 300	17 500	18 000	18 200	17 700	16 400	16 300	17 100	17 400	17 500	17 500	17 500	17 300

\* Excluding retail loans to entrepreuneuring clients

\*\* Including ESSOX retail loans to entrepreuneuring clients

## Selected operational data

	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	242	243	243	242	242	243	275	332	342	344	344	345	364
MPSS Points of sale	202	201	200	199	201	201	200	202	205	201	200	201	204
ATMs	860	856	846	823	809	802	802	800	796	787	786	779	776
of which deposit-taking	502	494	477	449	429	415	406	395	389	375	359	336	320
of which recycling	326	304	276	245	220	205	196	185	178	165	149	125	119
of which contactless	604	579	552	421	304	286	268	253	241	227			
<b>Employees number, year to date average</b>													
KB (Czech Republic)	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	7 687	7 705	7 748	7 820	8 061	8 099	8 150	8 173	8 167	8 155	8 144	8 167	8 413



## Net interest margin

### CONSOLIDATED (CZK million)

<i>(source: Profit and Loss Statement)</i>	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>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>
<b>Of which:</b>													
Loans and advances at amortised cost	20 713	13 676	8 688	4 326	19 501								
Debt securities at amortised cost	2 065	1 524	961	443	1 707								
Debt securities other	681	518	349	179	683								
Financial liabilities at amortised cost	-2 288	-1 142	-653	-312	-2 276								
Hedging financial derivatives - income	11 697	7 526	4 792	2 408	14 240								
Hedging financial derivatives - expense	-11 074	-6 754	-4 180	-2 040	-12 495								
	<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	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	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	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	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	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	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	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>1 161 656</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>1 127 939</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>1,93%</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 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>6 448</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>
<b>Of which:</b>													
Loans and advances at amortised cost	7 038	4 987	4 362	4 326									
Debt securities at amortised cost	542	563	518	443									
Debt securities other	163	169	170	179									
Financial liabilities at amortised cost	-1 146	-489	-341	-312									
Hedging financial derivatives - income	4 171	2 734	2 384	2 408									
Hedging financial derivatives - expense	-4 320	-2 574	-2 140	-2 040									
<b>Quarterly avg. interest bearing assets</b>	<b>1 236 962</b>	<b>1 283 602</b>	<b>1 236 996</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>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 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>101 072</b>	<b>106 090</b>	<b>105 786</b>	<b>97 696</b>	<b>97 906</b>	<b>94 654</b>	<b>95 182</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>
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
share premium	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
other reserve funds	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	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	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*	-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)	2 388	1 861	1 017	511	447	468	305	-465	682	577	669	486	418
<b>Adjustments to CET1</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	-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
unrealised gains/(losses) on the AFS portfolio	0	0	0	0	0	0	0	0	0	0	0	0	0
additional value adjustment	-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
other goodwill than from consolidation	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146
other intangible assets (besides goodwill)	-4 562	-4 492	-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	-9	-6	0	0	0	0	0	-2 434	-746	-639	-835	-690	-581
<b>Total additional capital (Tier 2)</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>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 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>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>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	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	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>0</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>for position, foreign exchange and commodity risks</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>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>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 2021, a dividend provision of 100% is applied on profit of the current year.