

Komerční banka Group

Financial results as of 30 June 2016

According to International Financial Reporting Standards, consolidated, unaudited

Prague, 3 August 2016

NA PARTNERSTVÍ ZÁLEŽÍ



Disclaimer

This document contains a number of forward-looking statements relating to the targets and strategies of the Komerční banka Group. These statements are based on a series of assumptions, both general and specific. As a result, there is a risk that these projections will not be met. Readers are therefore advised not to rely on these figures more than is justified as the Group's future results are liable to be affected by a number of factors and may therefore differ from current estimates.

Readers are advised to take into account factors of uncertainty and risk when basing their investment decisions on information provided in this document.

Results and ratios in this presentation are as of 30 June 2016, unless stated otherwise.

Komerční banka, a.s., public limited company with registered office: Prague 1, Na Příkopě 33/ 969; identification number: 45 31 70 54; registered in the Commercial Register maintained by the Municipal Court in Prague, Section B, file 1360

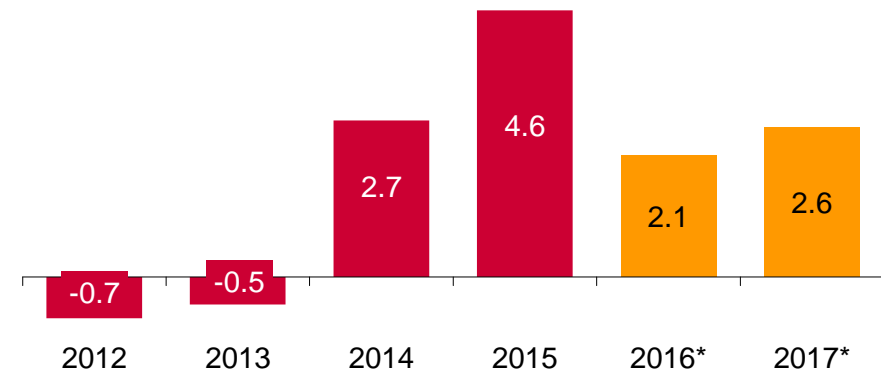
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GDP driven by strong private and foreign demand but less public investments

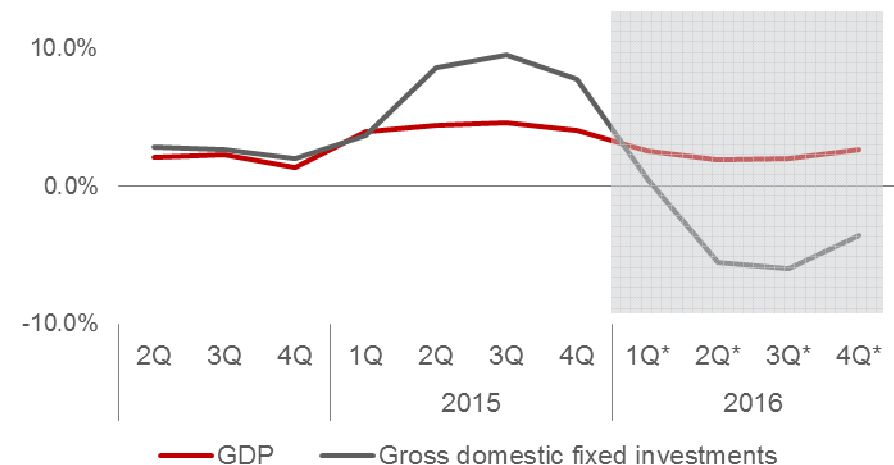
- Czech GDP +3.0% YoY in 1Q16 (+0.4% QoQ).
- Solid external position. Foreign trade set to print record surplus. Cumulative 12-month current account surplus at 2.1% of GDP (as of May)
- Industrial production up 8.6%, mainly driven by automotive. Construction down -4.3% YoY (both May) due to drop in public sector investments
- Household consumption strong, retail sales up 11.1% YoY in May. June unemployment rate 5.2%, the lowest since 2009. Nominal wages grew 4.4% in Q1
- CPI in June +0.1% YoY, core inflation +1.4%
- CNB monetary policy unchanged with currency floor and 2W repo rate at 0.05%, but macroprudential policy to include countercyclical buffer 0.5% (from Jan-17)
- CZK interest rates declined further after Brexit vote. 10Y IRS below 0.5%

Real GDP outlook (YoY, %)



Source: CSO, 2016-2017* KB Economic & Strategy Research forecasts

GDP and Gross domestic fixed investments



Year-over-year in real terms, seas. adjusted.

Source: Czech Statistical Office

2016*: KB Economic & Strategy Research forecasts

Dynamic growth in business volumes

Financial result boosted by a one-off

Active development of the service offering

- KB introduced new advantageous credit products tailored for businesses employing young people under 30, and projects of energy savings. Both in cooperation with EIB
- With MojePojištění majetku (My property insurance) policy, Komerční pojišťovna entered the market of residential property, household and household liability insurance
- ESSOX upgraded its car financing platform via the acquisition of PSA Finance in CZ and Slovakia, financing Peugeot and Citroën cars and dealers (as of 1 July 2016)






Outperforming the lending market

- The volume of loans to clients expanded by 9.9% to CZK 570.8 billion. Lending increased across all categories
- The volume of deposits grew by 9.3% to CZK 694.3 billion
- Non-bank assets under management improved by 8.3% to CZK 144.5 billion
- The number of the Bank's clients rose by 12,000 to 1,649,000

Continuing pressure on interest margin and higher risk costs

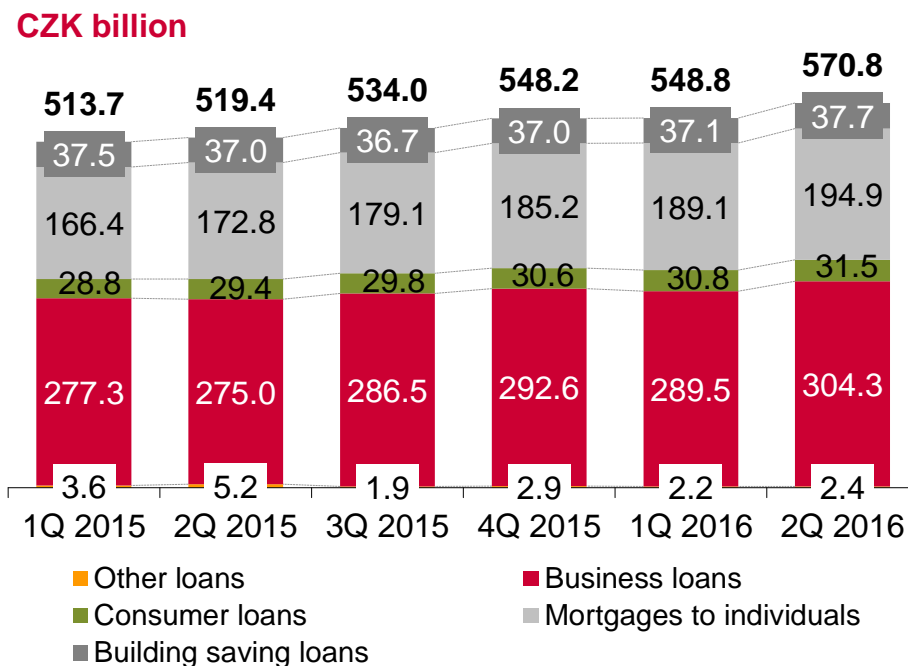
- The total revenues were up by 5.3% to CZK 16.3 billion, influenced by gain from KB's stake in VISA Europe Ltd. Excluding this item, revenues declined by 0.9% .
- Operating expenditures decreased by 0.1% to CZK 7.2 billion.
- The cost of risk at CZK 0.8 billion returned closer to a normal level from the very low figure of the previous year's first half (CZK 0.1 billion).
- The reported net profit remained thus stable at CZK 6.7 billion (+0.8%). Recurring net profit (excluding the gain related to VISA Europe) was down by 10.9%

Selected deals of the second quarter of 2016

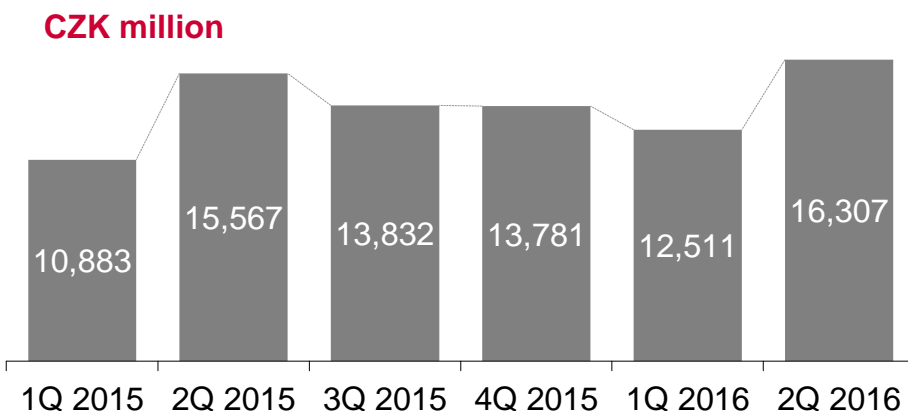
REAL ESTATE	ELECTRICITY & HEAT UTILITIES	REAL ESTATE
 <p>EUROVEA, a.s. Syndication Financing EUR 75,000,000 Lender 2016</p>	 <p>OTE, a.s. Syndicated term loan facility CZK 1,625,000,000 Mandated Lead Arranger and Lender 2016</p>	 <p>HB Reavis Finance CZ Bond issue CZK 1,250,000,000 Joint Lead Manager, Hedging Provider 2016</p>
PHARMA SERVICES	PUBLIC SECTOR	
 <p>Vurgana one a.s. + QUINTA-ANALYTICA s.r.o. Acquisition Financing + Investment and Working Capital Loan CZK 266,000,000 Complex bank services provider 2016</p>	 <p>Statutární město Chomutov Municipal Loan CZK 336,000,000 Complex bank services provider 2016</p>	

Strong lending dynamics in all main segments

- Gross loans up 9.9% YoY, +4.0% QoQ
- Group housing loans +10.9% YoY, of which
 - Mortgages +12.8% YoY to CZK 194.9 billion
 - Modrá pyramida's loan portfolio +2.0% to CZK 37.7 billion
- Consumer loans (KB + ESSOX) up by 6.9% YoY to CZK 31.5 billion
- Business loans up 10.7% YoY, of which:
 - Small businesses (KB) +6.7% to CZK 31.6 bil.
 - Corporations (incl. Factoring KB) +11.8% to CZK 248.0 billion
 - SGEF (leasing) +5.5% to CZK 24.7 billion



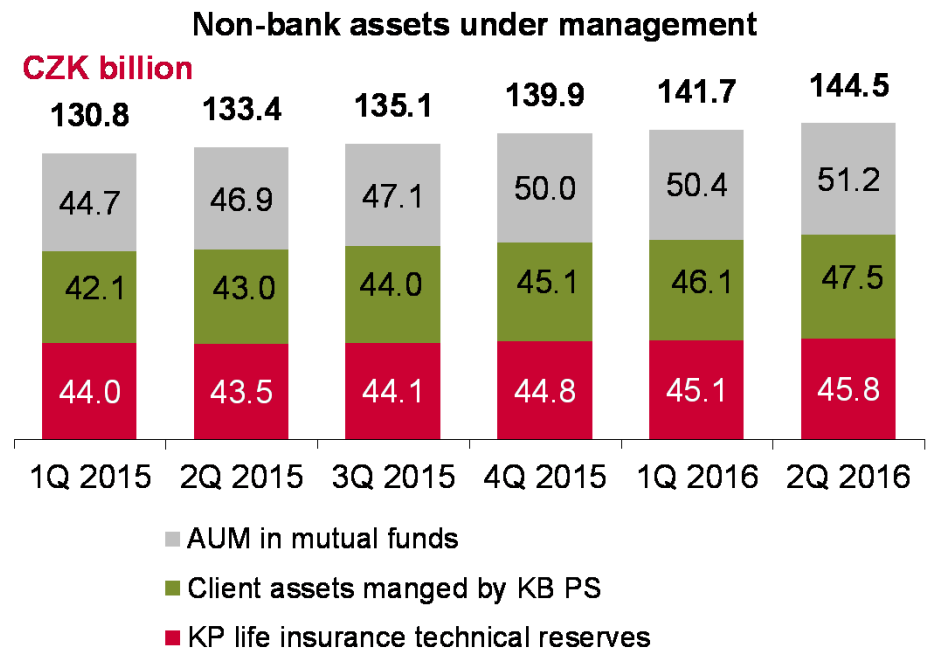
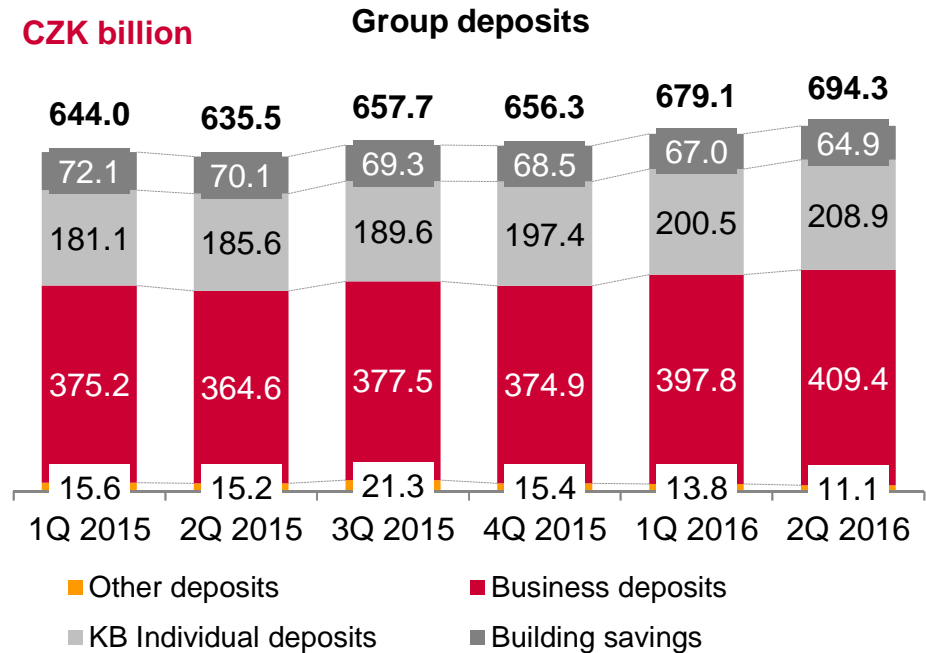
Sales volume of housing loans



Client balances growing along with market trend

- Standard Group deposits (excluding repo) grew by +10.2% YoY to CZK 690.0 billion, +2.5% QoQ. Total amounts due to clients +9.3% YoY, +2.2% QoQ.
- Deposits from business clients +12.3% YoY to CZK 409.4 billion
- KB (bank) deposits from individuals +12.5% YoY to CZK 208.9 billion
- MPSS deposits down 7.3% YoY to CZK 64.9 billion
- Current accounts +15.7% to CZK 496.7 billion, term and savings accounts -2.3% YoY to CZK 185.4 billion
- Clients' pension assets +10.4% YoY to CZK 47.5 bil.
- KP life insurance technical reserves rose by 5.4% YoY to CZK 45.8 billion
- AUM in mutual funds (sold by KB+MPSS) increased by 9.2% YoY to CZK 51.2 billion

Note: As of 1 January 2016, KB reclassified depository bills of exchange from 'Amounts due to customers' to 'Securities issued'. The volume of depository bills reached CZK 4.3 billion in 2Q 2016 (v. CZK 7.1 bil. in 1Q 2016, CZK 10.1 bil. in 4Q 2015 and 19.7 bil. in 2Q 2015).



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Recurring revenues almost stable despite margin pressure, OPEX under control, risk costs higher

Profit and Loss Statement (CZK million, unaudited)	1H 2015 Restated *	1H 2016 Reported	1H 2016 Recurring**	YoY *	YoY Recurring**
Net interest income	10,669	10,446	10,446	-2.1%	-2.1%
Net fees & commissions	3,492	3,408	3,408	-2.4%	-2.4%
Income from financial operations	1,247	2,359	1,400	89.2%	12.3%
Other income	51	65	65	27.5%	27.5%
Net banking income	15,459	16,279	15,319	5.3%	-0.9%
Personnel expenses	-3,374	-3,429	-3,429	1.6%	1.6%
General admin. expenses (excl. regulatory funds)	-2,092	-2,029	-2,029	-3.0%	-3.0%
Resolution and similar funds	-861	-874	-874	1.5%	1.5%
Depreciation, impairment and disposal of fixed assets	-879	-864	-864	-1.7%	-1.7%
Operating costs	-7,206	-7,196	-7,196	-0.1%	-0.1%
Gross operating income	8,253	9,083	8,123	10.1%	-1.6%
Cost of risk	-118	-788	-788	>100%	>100%
Net operating income	8,135	8,295	7,335	2.0%	-9.8%
Profit on subsidiaries and associates	94	97	97	3.2%	3.2%
Profit before income taxes	8,229	8,392	7,432	2.0%	-9.7%
Income taxes	-1,376	-1,492	-1,310	8.4%	-4.8%
Net profit	6,853	6,899	6,122	0.7%	-10.7%
Minority profit/(loss)	214	205	205	-4.2%	-4.2%
Net profit attributable to equity holders	6,639	6,695	5,917	0.8%	-10.9%

Note:

* On the same consolidation basis. Since 1 January 2016, Deposit Insurance Fund charge and contribution to Investor Compensation Fund (of Securities Brokers) have been reclassified from NII and NFC, respectively, to GAE.

** Adjusted for the reimbursement for KB's stake in VISA Europe Ltd.

Balance sheet growth driven mainly by client deposits

Balance Sheet (CZK million, unaudited)	30 Jun 2015 Restated*	31 Dec 2015 Restated*	30 Jun 2016 Reported	YoY	Ytd
Assets	890,638	891,555	939,782	5.5%	5.4%
Cash and balances with central bank	136,098	128,336	143,035	5.1%	11.5%
Amounts due from banks	60,461	47,799	55,151	-8.8%	15.4%
Loans and advances to customers (net)	502,218	532,617	555,813	10.7%	4.4%
Securities and trading derivatives	148,701	138,144	135,723	-8.7%	-1.8%
Other assets	43,160	44,658	50,061	16.0%	12.1%
Liabilities and shareholders' equity	890,638	891,555	939,782	5.5%	5.4%
Amounts due to banks	54,014	56,230	61,773	14.4%	9.9%
Amounts due to customers	635,525	656,286	694,320	9.3%	5.8%
Securities issued	42,993	21,403	15,752	-63.4%	-26.4%
Other liabilities	59,864	51,408	65,290	9.1%	27.0%
Shareholders' equity	98,242	106,229	102,648	4.5%	-3.4%

Note: * Adjusted for reclassification of Depository bills of exchange from 'Amounts due to customers' to 'Securities issued'.

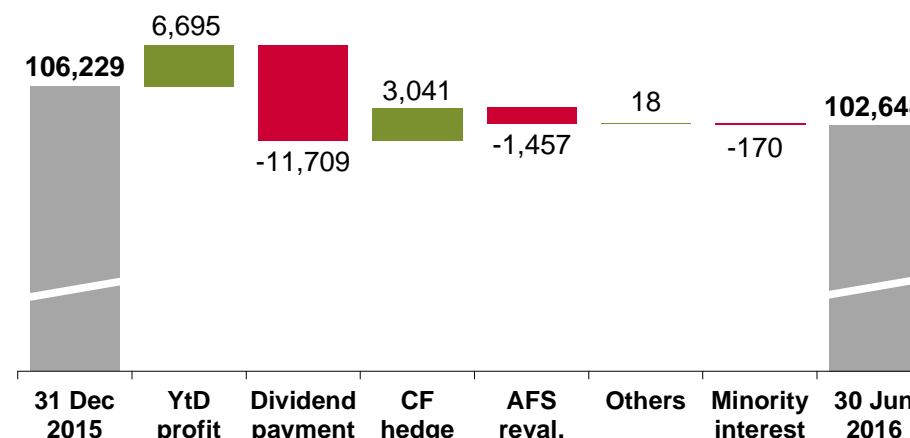
Consolidated income statement and balance sheet per quarters of 2015 in the format as reported and adjusted for the effects of reclassifications are available at www.kb.cz/en/about-the-bank/investor-relations

Equity lower due to payment of annual dividend

- Shareholders' equity declined year-to-date by 3.4% to CZK 102.6 billion, due to a payment of CZK 11.7 billion in dividends
- Revaluation gains on cash flow hedges were higher due to decrease in long-term interest rates in comparison with the end of 2015.
- The revaluation of the AFS portfolio (which represents primarily reinvestment of client deposits) declined due to amortisation of the revaluation difference on securities reclassified from the AFS to HTM portfolio (in 2014). In 2Q 2016, KB also disposed its stake in VISA Europe Ltd., leading to reduction in the respective valuation reserve
- Total regulatory capital = Core Tier 1 capital amounted to CZK 65.9 billion (+0.7% YoY)

As of 30 June 2016, CZK -1,634 million was transferred from Other comprehensive income (Cash flow hedging) to Net profit (net of tax)

Contributions to equity in 1H 2016



Shareholders' equity

(CZK million)	30/06/2016
Share capital & reserve funds	72,600
Current year attributable net profit	6,695
Others	510
Equity for adjusted ROAE calculation	79,805
Cash flow hedge	15,694
AFS securities' fair value changes	3,503
Minority equity	3,645
Total Shareholders' equity	102,648

Key ratios and changes in regulatory requirements

(year-to-date)	30/6/2015 ¹	31/12/2015 ¹	30/6/2016	YoY	Ytd
Capital adequacy ²	16.5%	16.3%	15.3%	▼	▼
Tier 1 ratio ²	16.5%	16.3%	15.3%	▼	▼
Total risk weighted assets (CZK billion)	397.7	407.6	429.8	8.1%	5.4%
Risk weighted assets for credit risk (CZK billion)	332.3	342.0	363.8	9.5%	6.4%
Net interest margin (NII/Av. interest bearing assets), annualised	2.6%	2.6%	2.5%	▼	▼
Loans (net) / deposits ratio	79.0%	81.2%	80.1%	▲	▼
Cost / income ratio	46.6%	46.2%	44.2%	▼	▼
Return on average equity (ROAE), annualised	13.3%	12.3%	13.3%	▼	▲
Adjusted return on average equity (adjusted ROAE), annualised ³	16.4%	15.1%	16.3%	▼	▲
Return on average assets (ROAA), annualised	1.5%	1.4%	1.5%	▼	▲
Earnings per share (CZK), annualised	70	68	71	0.8%	5.0%
Average number of employees during the period	8,422	8,421	8,434	0.1%	0.2%

- The CNB has indicated to KB an increase in systemic risk buffer for KB to 3.0% from 2.5% from 1 January 2017
- Furthermore, the countercyclical capital buffer will rise to 0.5% (from 0%), also from 1 January 2017
- Stricter interpretation of Basel III rules on interaction of regulatory capital buffers provided in CNB's Financial Stability Report leads to stricter Overall Capital Requirement for banks. The annual Supervisory Review and Evaluation Process has not been completed yet.
- Due to the new information on further significant increase in the capital requirements, KB Board of Directors of KB puts under review the previously communicated guidance on dividend distribution from the result of 2016.
- Under the current assumption of no further changes to the capital requirements in 2016, returning to the level of dividend pay out usual before the period of increased dividend distribution (from 2014), is expected to allow KB to sustain the organic development of its business activities.

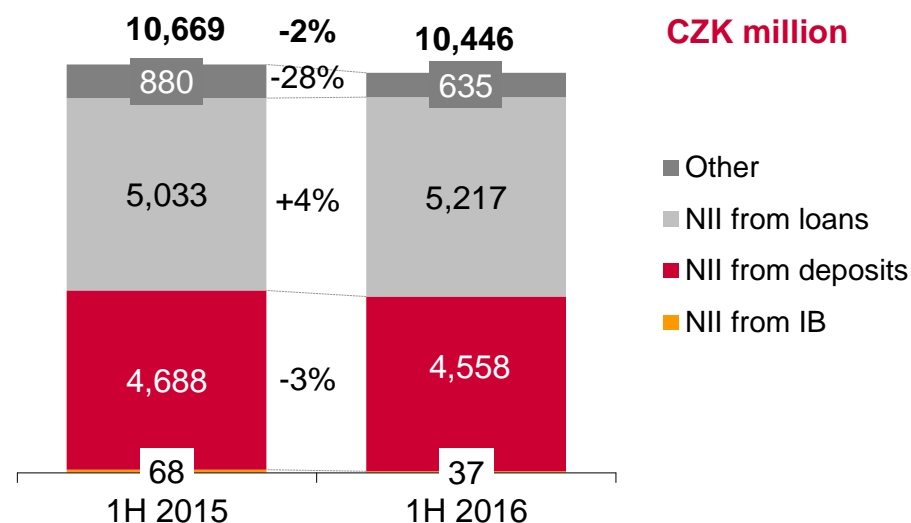
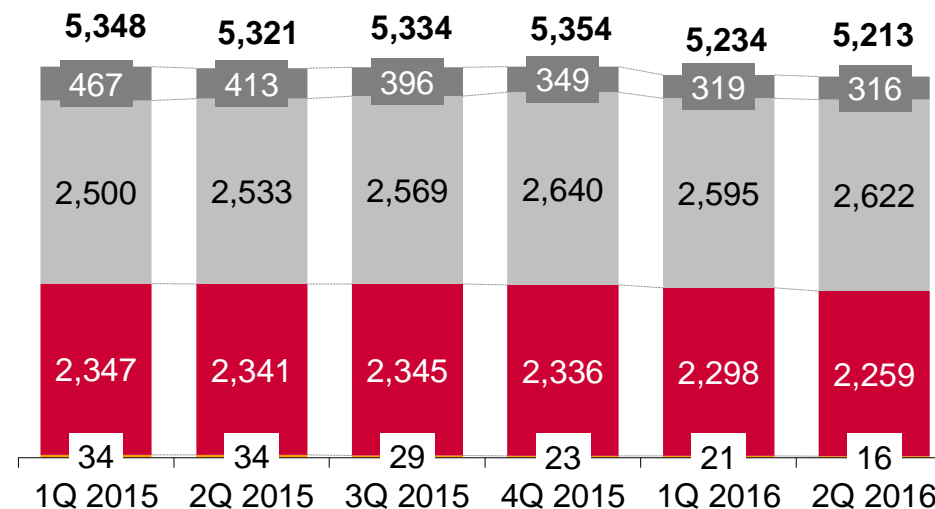
1) Data for 2015 are reported in accordance with 2016 reporting methodology

2) Contribution to the regulatory capital from a part of the AFS revaluation reserve related to disposable securities amounted to 31 bps of Total capital adequacy, as of 30 June 2016

3) Adjusted ROAE = net profit attributable to equity holders divided by (average Group shareholders' equity w/o minority equity, cash flow hedging and revaluation of AFS securities)

Margin pressure mitigated by loan volume growth

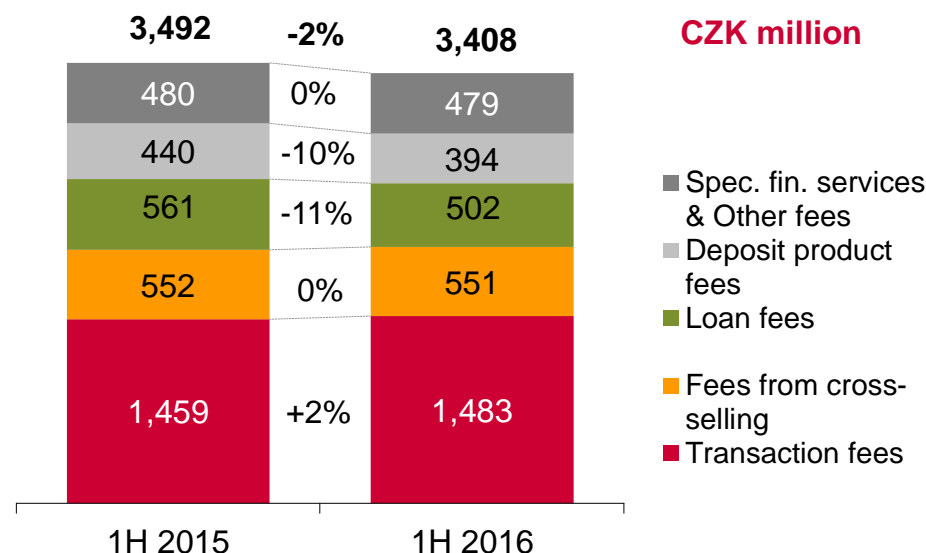
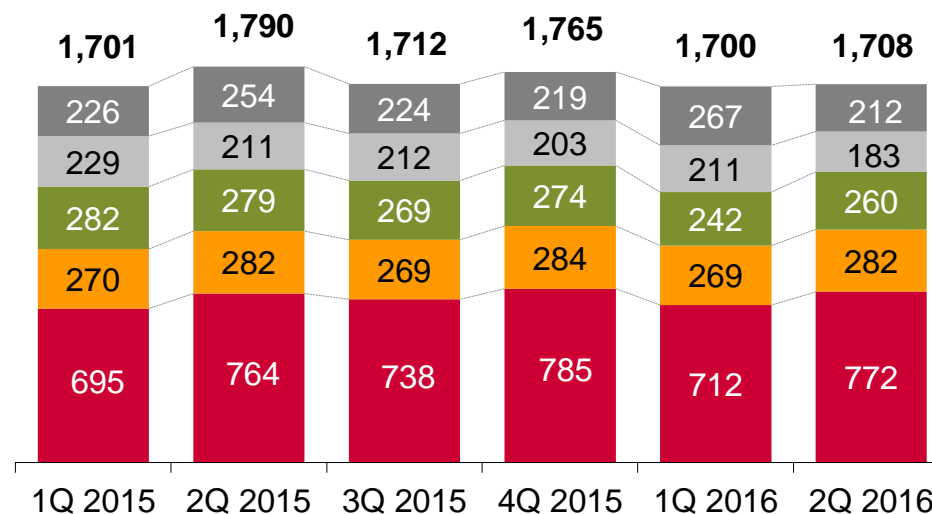
- NII down 2.1% YoY* in 1H 2016, 2Q 2016 -0.4% QoQ
- NII from loans – increase driven by growth in volumes. Intense market competition put pressure on spreads
- NII from deposits – further decline in interest rates pushed down yields from reinvestment of deposits. Negative effect moderated by long-term hedging policy
- NII from other – low market interest rates push down yield from ALM operations and capital reinvestments. CZK 11.7 billion in dividend paid out in May
- The net interest margin narrowed to 2.50% in 1H 2016 (compared to 2.59%* in 1H 2015)



* adjusted for impact of reclassification of Deposit Insurance Fund charge from NII to GAE as from 1 January 2016 (CZK 901 million in FY 2015)

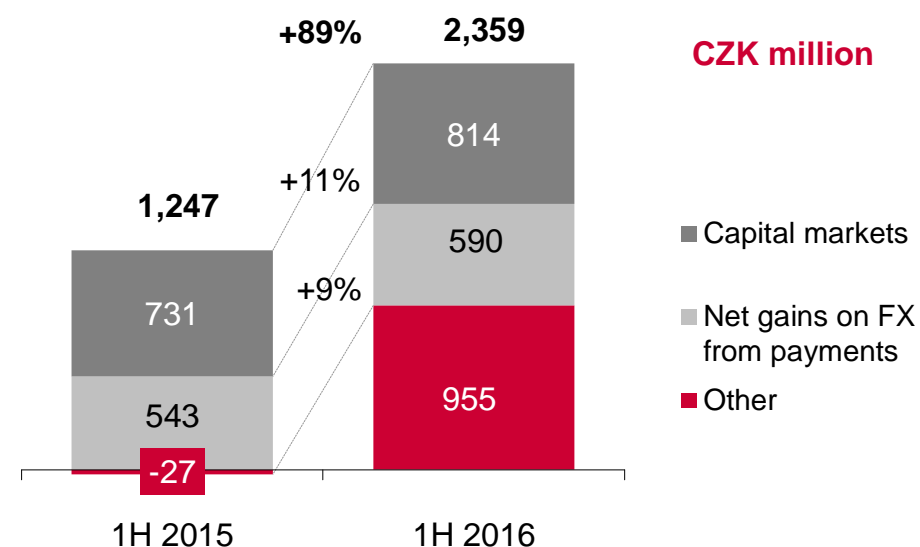
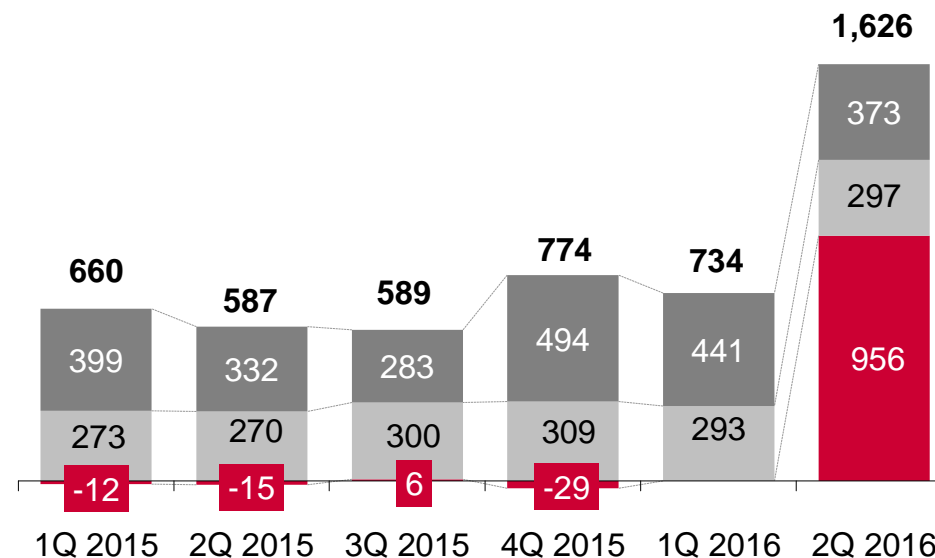
Lower prices partly offset by more activity and AUM

- NFC in 1H 2016 declined by 2.4% YoY, driven by lower fees from basic services partially offset by higher transaction activity
- Deposit product fees - More rewards paid out in the MojeOdměny loyalty programme. Lower number of accounts in Modrá pyramida
- Loan fees – declined as a result of previous cancelation of loan administration fees
- Fees from cross-selling – volume of AUM continued to grow, sales of mutual funds and life insurance recovered in 2Q after a weaker first quarter
- Transaction fees – numbers of the Bank’s clients and their transactions increased
- Specialised financial services and other fees – weaker construction activity and smaller number of public tenders reduced demand for bank guarantees. Revenues from custody, depository up, while debt capital market services and syndications were lower



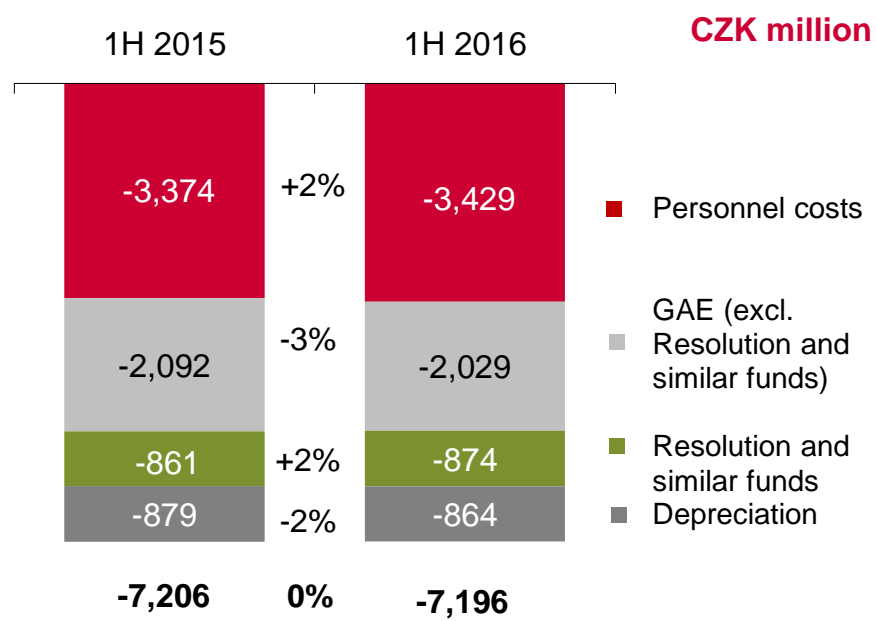
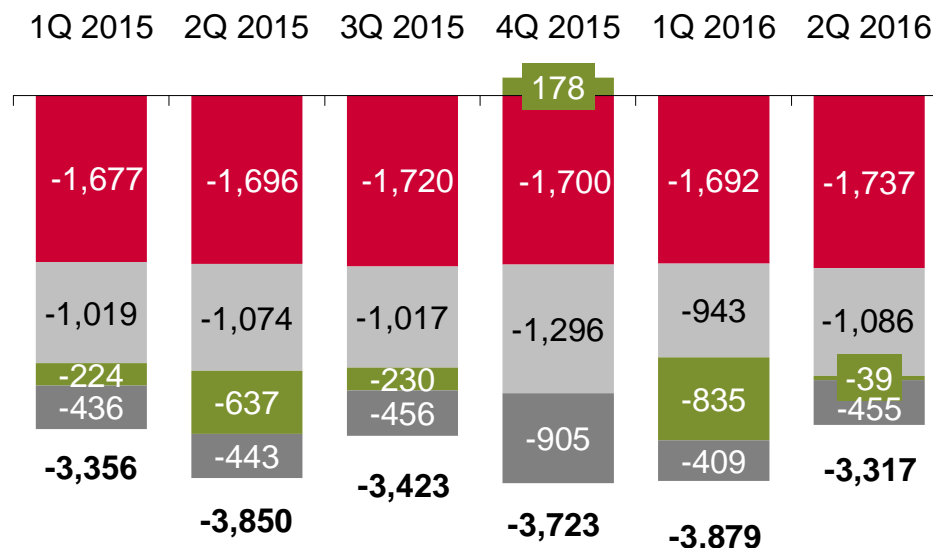
Solid recurring result plus a one-off gain

- Net profit from financial operations in 1Q 2016 rose by 89.2% YoY, 2Q 16 +121.5% QoQ. Excluding one-off gain, 1H 2016 NPFO +12.3% YoY, 2Q 2016 -9.3% QoQ
- In 2Q 2016, KB recognised in the income statement the value of consideration it obtained for its stake in VISA Europe, in the form of cash, deferred cash and securities, of CZK 959 million (before tax)
- Solid IR and FX hedging activity for corporate clients, linked to new financing provided and uncertainty on the market
- Growing number of clients used the eTrading platform for foreign exchange transactions. Along with increasing foreign transactions turnover, this boosted fees from FX transactions



Costs under control

- Total OPEX in 1H 2016 -0.1% YoY
- The cost of the Deposit Insurance Fund and Resolution Fund totalled CZK 874 million in 1H 2016, which in accordance with the IFRIC 21 guideline is the total charge to these funds for the year 2016 (FY 2015 cost was CZK 913 million)
- Flattish number of employees and branches
- Savings in administrative expenses were achieved across all main areas except for marketing
- Depreciation&Amortisation smaller due to ending of the depreciation period in 2015 for certain assets

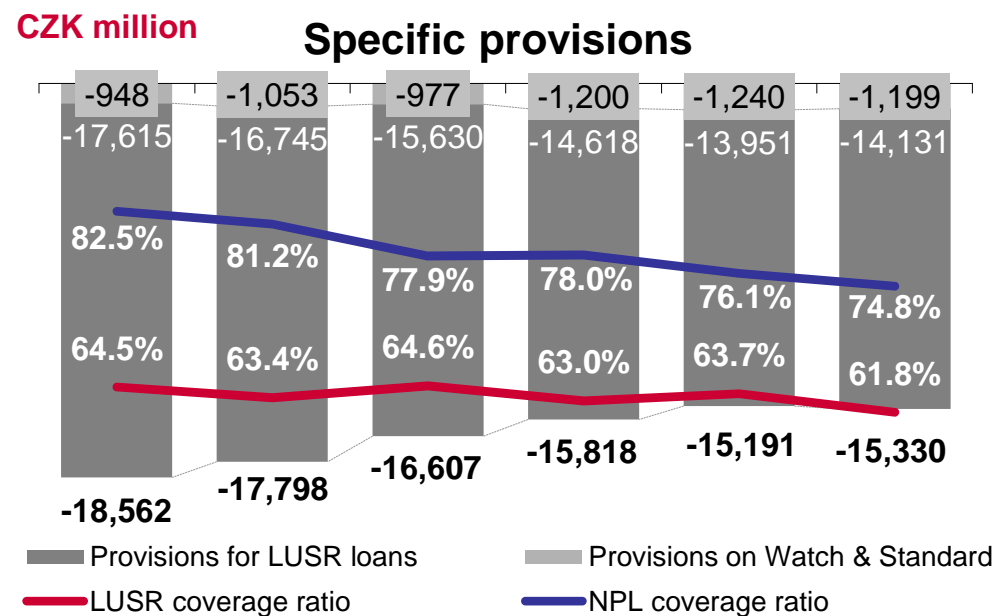
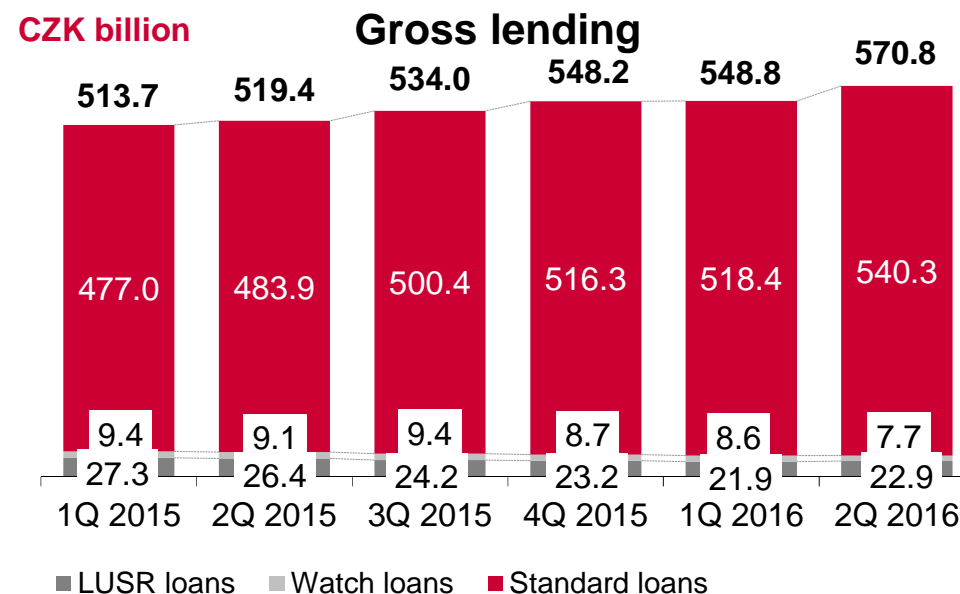


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Exposure growth with persisting good asset quality

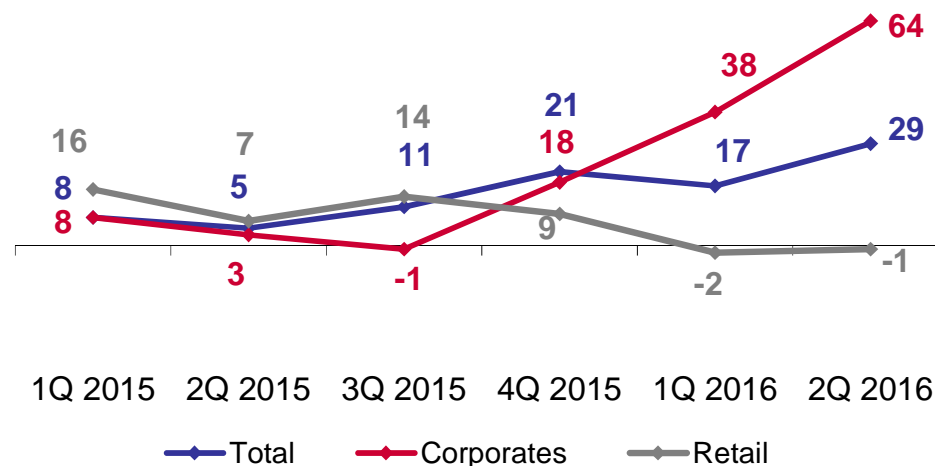
- Loan exposure +9.9% YoY, gaining momentum in 2Q 2016, QoQ +4%
- LUSR exposure down to 4% (5.1% in 1H 2015) and NPL exposure down to 2.5% (3.6% in 1H 2015) driven by successful recovery, low default rates, write-offs and dynamic exposure growth
- Provision coverage ratio for LUSR portfolio slightly down to 61.8% (63.4% in 1H 2015) driven by write-offs and entry of a few corporate clients with lower coverage ratio in 2Q 2016
- Provision coverage ratio for NPL portfolio down to 74.8% (81.2% in 1H 2015) driven by write-offs



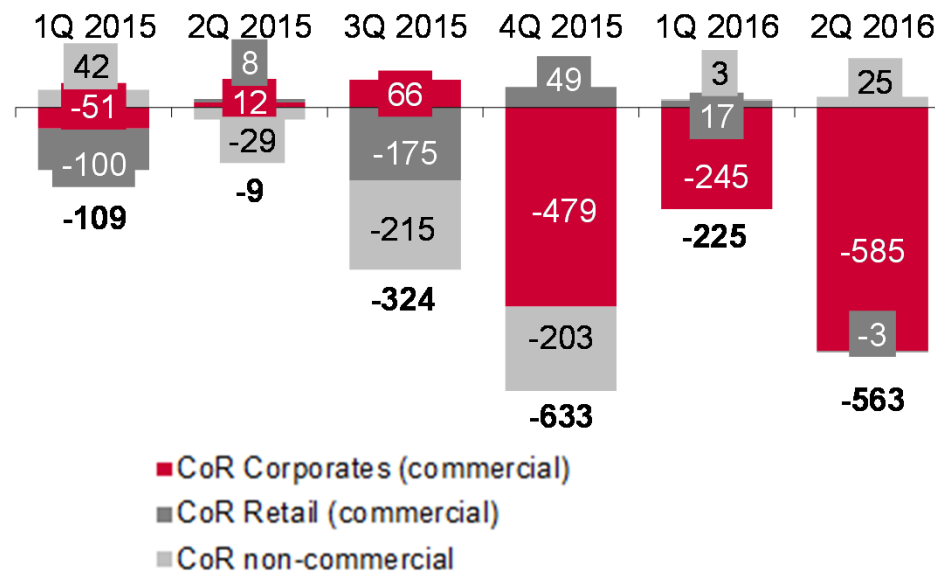
Cost of risk driven by Corporate segment

- YtD Cost of Risk at 29 bps (up from exceptionally low 1H 2015 base at 5 bps)
- Very low Cost of Risk on Retail due to low number of defaults and successful recovery. Individuals at -7 bps in 1H 2016 (vs. 1 bps in 1H 2015). Small Business at 47 bps in 1H 2016 (vs. 61 bps in 1H 2015)
- Increase of Cost of Risk on Corporates in 1H 2016 to 64 bps (vs. 3 bps in 1H 2015) driven by a few isolated clients

Total Cost of Risk (Year-to-date, in basis points)



Total Cost of Risk development (CZK million)



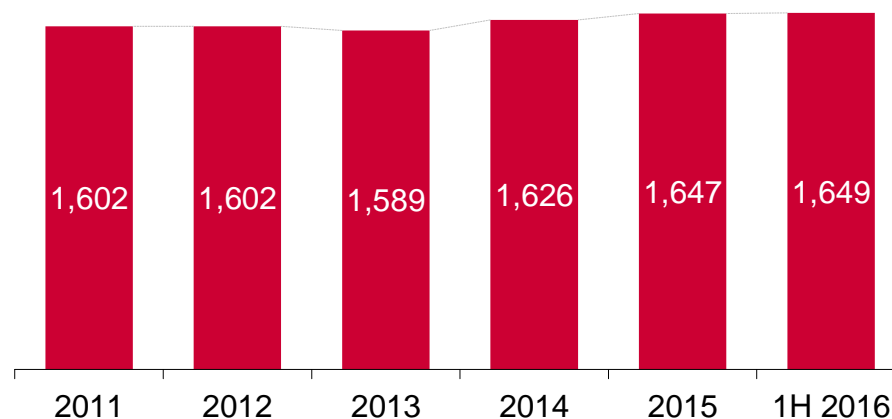
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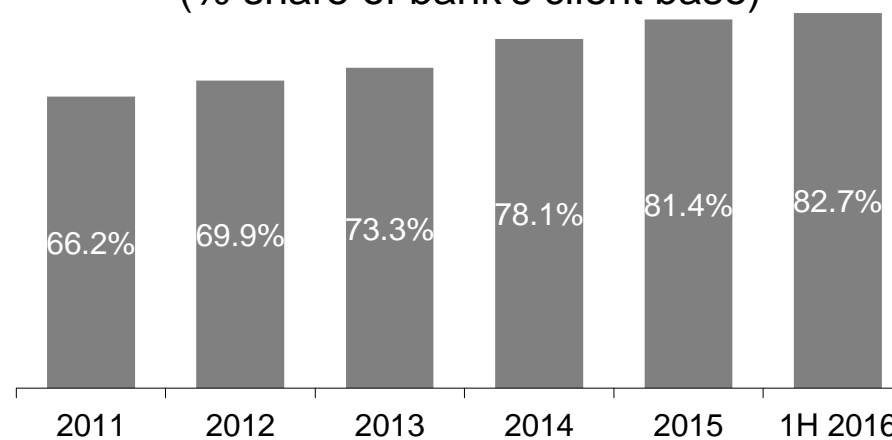
Number of clients and distribution network

- KB Group's 2.4 million clients, of which
 - KB bank 1,649,000 clients (+1%)
 - MPSS 503,000 clients (-6%)
 - KBPS 540,000 clients (-2%)
 - ESSOX 210,000 active clients (-17%)
- Network
 - 396 branches for retail clients, 10 corporate divisions and 4 divisions for large corporate clients in CZ, 1 in Slovakia
 - 773 ATMs
 - MPSS: 217 points of sale; approx. 1,000 sales agents
 - SGEF: 7 branches in CZ, 2 in Slovakia
- Direct Channels
 - 1,364,000 clients (i.e. 83% of KB client base) using direct banking channels
 - Two call centres, internet and mobile banking

Number of bank clients (thousands, CZ)



Number of clients – Direct Channels
(% share of bank's client base)



Consolidated income statement – quarterly view

Profit and Loss Statement (CZK million, unaudited)	2Q 2015 Restated	1Q 2016	2Q 2016	YoY	QoQ
Net interest income	5,321	5,234	5,213	-2.0%	-0.4%
Net fees & commissions	1,790	1,700	1,708	-4.6%	0.5%
Income from financial operations	587	734	1,626	177.0%	121.5%
Other income	29	27	38	30.9%	40.7%
Net banking income	7,728	7,694	8,585	11.1%	11.6%
Personnel expenses	-1,696	-1,692	-1,737	2.4%	2.7%
General admin. expenses (excl. regulatory funds)	-1,074	-943	-1,086	1.2%	15.2%
Resolution and similar funds	-637	-835	-39	-93.9%	-95.3%
Depreciation, impairment and disposal of fixed assets	-443	-409	-455	2.6%	11.2%
Operating costs	-3,850	-3,879	-3,317	-13.8%	-14.5%
Gross operating income	3,878	3,815	5,268	35.9%	38.1%
Cost of risk	-9	-225	-563	>100%	>100%
Net operating income	3,868	3,590	4,705	21.6%	31.1%
Profit on subsidiaries and associates	47	51	46	-2.8%	-9.8%
Profit before income taxes	3,915	3,641	4,750	21.3%	30.5%
Income taxes	-637	-653	-839	31.6%	28.5%
Net profit	3,278	2,988	3,911	19.3%	30.9%
Minority profit/(loss)	94	95	110	16.4%	15.8%
Net profit attributable to equity holders	3,184	2,894	3,801	19.4%	31.3%

Consolidated income statement and balance sheet per quarters of 2015 in the format as reported and adjusted for the effects of reclassifications are available at www.kb.cz/en/about-the-bank/investor-relations

Business performance of subsidiaries 1/2

	1H 2015	1H 2016	YoY
Modrá pyramida (100%), #3 building savings & loans company			
Volume of new loans (CZK million)	2,544	4,723	86%
Volume of total loans (gross, CZK million)	36,951	37,698	2%
Volume of deposits (CZK million)	70,083	64,936	-7%
Number of clients	537,394	503,104	-6%
Average number of FTEs	334	332	-1%
Number of points of sale	217	217	0%
KB Penzijní společnost (100%), a manager of pension funds			
Number of new contracts	13,784	16,224	18%
Number of clients	549,708	540,216	-2%
Assets under management (CZK million)	43,026	47,481	10%
of which in Transformed fund	41,589	45,022	8%
Average number of FTEs	46	47	2%
ESOX (50.93%), #3 non-bank consumer lender and car financing company			
Volume of new contracts (CZK million)	2,099	2,390	14%
Volume of total loans (gross, CZK million)	9,212	9,406	2%
Number of active clients	253,015	210,090	-17%
Average number of FTEs	341	344	1%

Business performance of subsidiaries 2/2

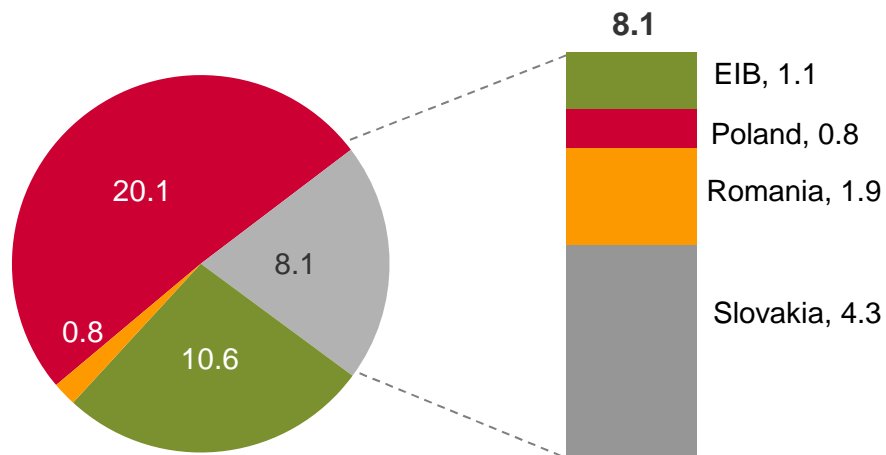
	1H 2015	1H 2016	YoY
Factoring KB (100%), #1 on the Czech factoring market			
Factoring turnover (CZK million)	17,445	17,402	0%
Volume of total financing (gross, CZK million)	5,966	6,647	11%
Average number of FTEs	43	45	4%
Komerční pojišťovna (49%), a universal insurance company			
Volume of technical reserves (CZK million)	43,512	45,841	5%
Premium written (CZK million)	3,821	3,788	-1%
of which in life insurance	3,581	3,537	-1%
of which in non-life insurance	240	251	5%
Average number of FTEs	165	176	7%
SGEF Czech Republic (50.1%), a provider of asset-backed financing in Czech Rep. and Slovakia			
Volume of new financing (CZK million)	5,222	5,542	6%
Volume of total financing (gross, CZK million)	23,435	24,728	6%
Average number of FTEs	121	123	2%

Debt securities portfolio in the banking book

CZK billion, as of 30 June 2016

Available-for-sale portfolio

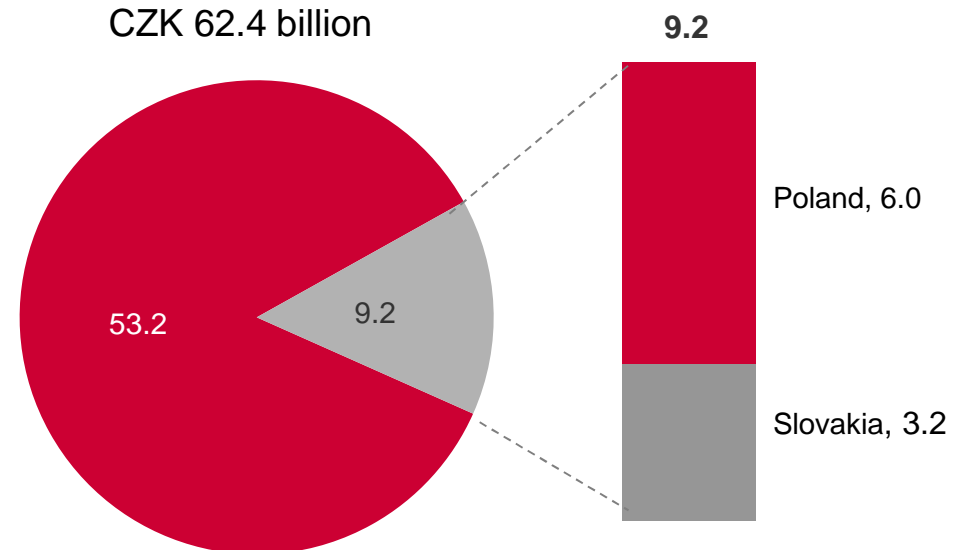
CZK 39.6 billion



- Czech sovereign
- Foreign sovereign
- Czech financial institutions
- Foreign financial institutions

Held-to-maturity portfolio

CZK 62.4 billion



- Czech sovereign
- Foreign sovereign

Macroeconomic environment – Czech Republic

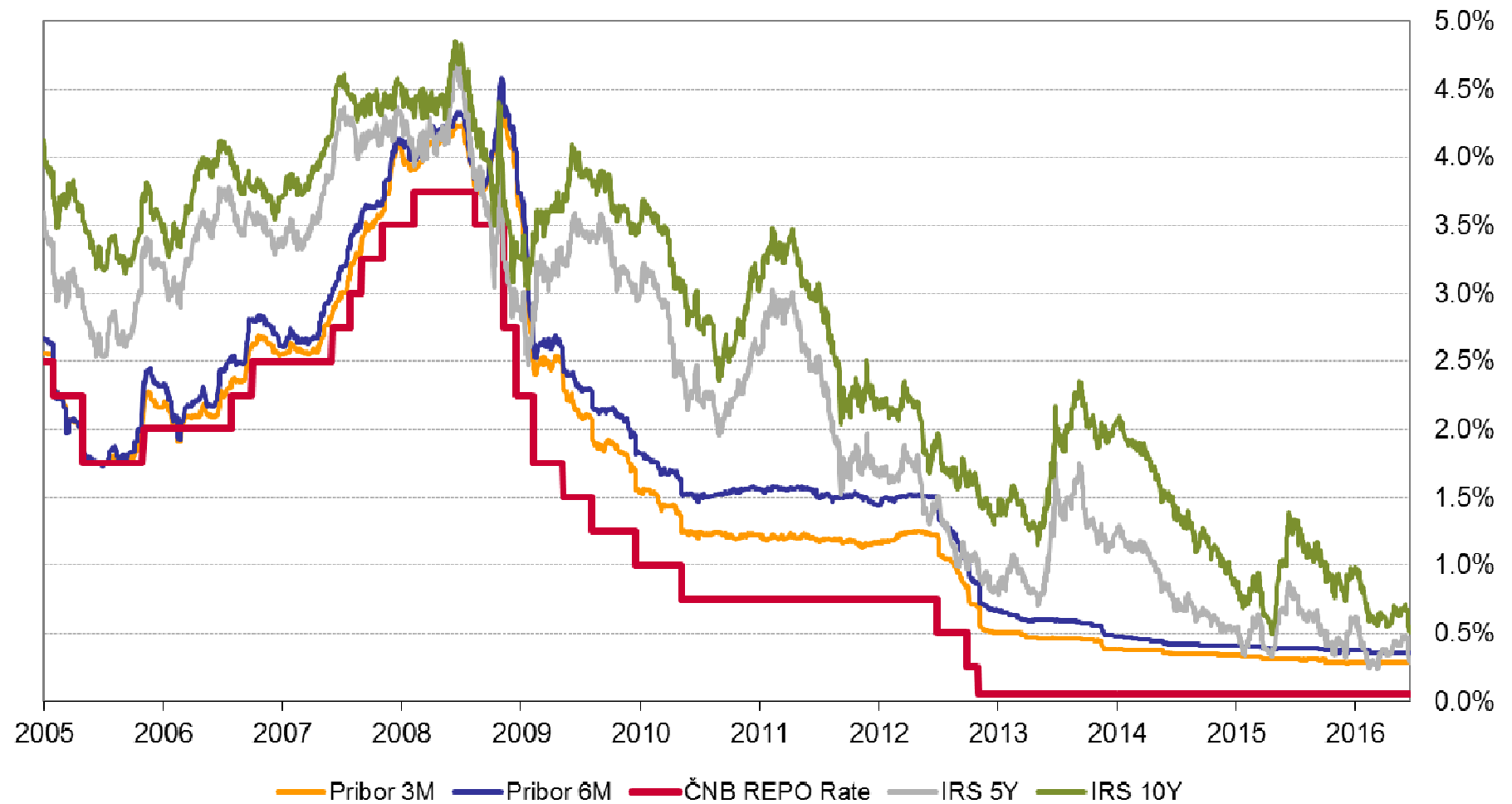
Macroeconomic Indicators	2012	2013	2014	2015	2016*	2017*
Real GDP (% , average)	-0.7	-0.5	2.7	4.6	2.1	2.6
Inflation (% , average)	3.3	1.4	0.4	0.3	0.5	2.0
Household consumption (% , average)	-1.2	0.5	1.8	3.1	2.8	2.2
Unemployment (% , av., MLSA meth.)	6.8	7.8	7.6	6.4	5.5	4.9
M2 (% , average)	6.0	4.6	4.3	6.3	7.4	8.4
3M PRIBOR (% , average)	1.0	0.5	0.4	0.3	0.3	0.3
Potential of the market **	2012	2013	2014	2015	2016*	2017*
Loans / GDP (year-end)	58.1	61.4	61.1	61.2	62.9	63.4
Real estate loans / GDP (year-end)	20.0	20.8	20.9	21.3	22.1	22.5
Deposits / GDP (year-end)	77.1	81.5	79.7	77.2	79.4	80.2
Household loans / GDP (year-end)	25.7	26.7	26.5	27.1	28.0	28.3

* *KB estimate*

** *Banking sector, year end*

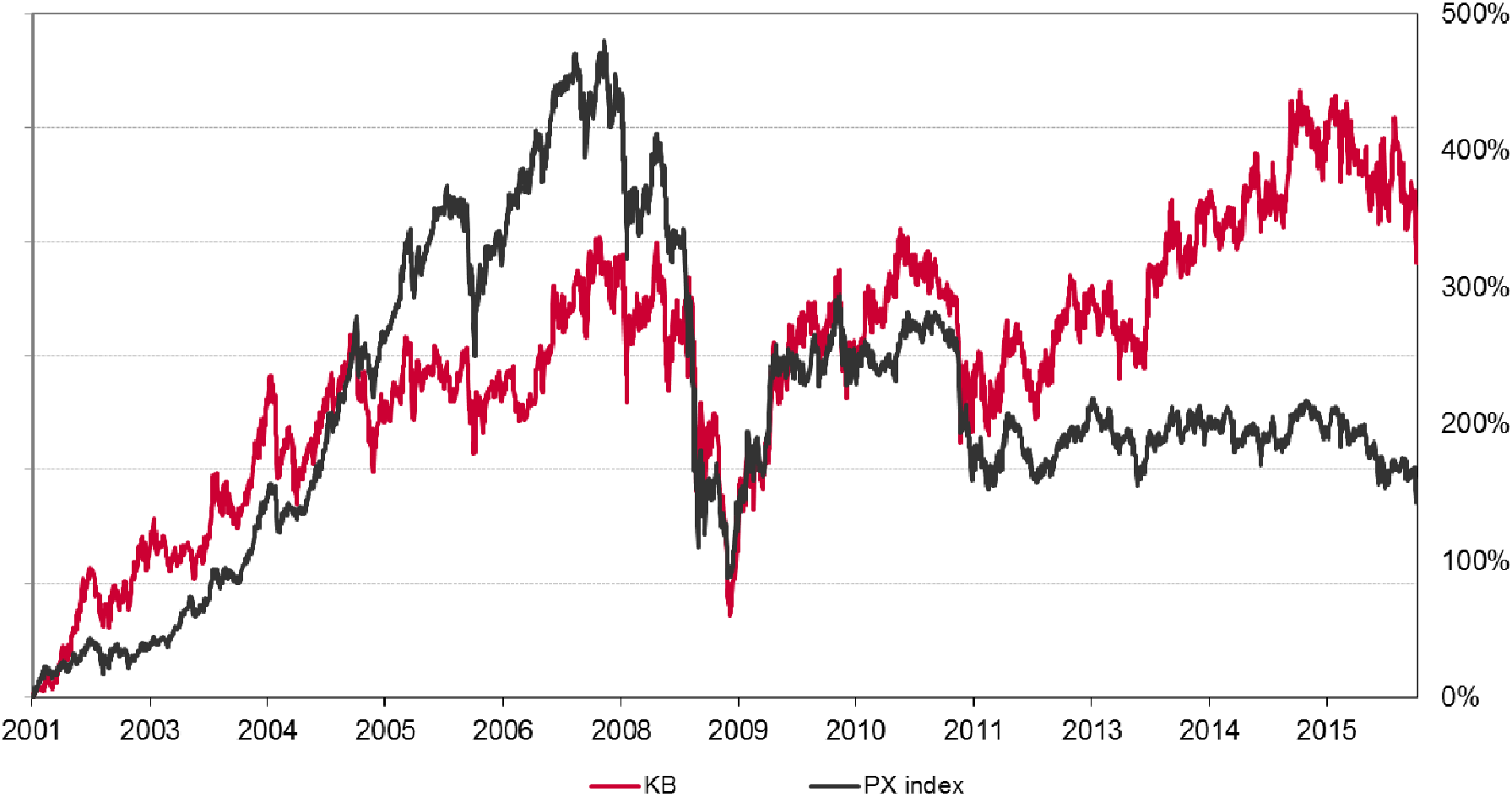
Interest rates evolution

(for the period 1 January 2005 – 27 July 2016)



Development of KB's share price and PX Index

(for the period 1 October 2001 – 27 July 2016)



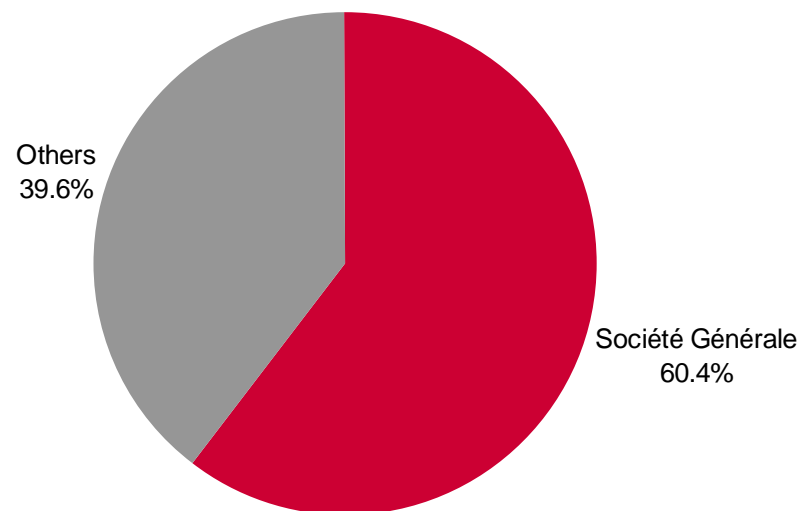
KB shares

The General Meeting held on 22 April 2016 approved a split of shares of Komerční banka in the ratio of 5:1. The split took effect on 25 April 2016 by its entry in the Register of companies. Central Securities Depository changed the KB entry as of 11 May 2016. As a results, shareholders received five new shares with nominal value of 100 CZK for each original share with a nominal value of 500 CZK.

As of 30 June 2016

The number of shareholders comprised 45,826 corporate entities and private individuals.

Of the Bank's total share capital of CZK 19,004,926,000 divided into 190,049,260 shares with a nominal value of CZK 100 each, Société Générale S.A. held 60.35%. KB held 1,193,360 own shares in treasury, representing 0.63% stake on registered capital.





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