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

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

CZK million  
v milíonech Kč

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

**Consolidated Profit and Loss Statement of Komerční banka, a.s. - IFRS**  
(until 31 December 2017)

Note: Deposit Insurance Fund charge and Investor Compensation Fund (of Securities Brokers) pro-forma reclassified from NII and NFC, respectively, to OPEX.

CZK million  
v milionech Kč

		4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016	4Q 2015	3Q 2015	2Q 2015	1Q 2015	4Q 2014
		(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	Restated	Restated	Restated	Restated	Restated
		(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)	(neauditováno)
Interest income	Urokové výnosy	6 978	6 636	6 525	6 508	6 629	6 711	6 657	6 760	7 010	7 101	7 261	7 250	7 446
Interest expense	Urokové náklady	-1 655	-1 464	-1 380	-1 344	-1 331	-1 389	-1 446	-1 526	-1 657	-1 767	-1 942	-1 902	-2 026
Net interest income	Císte úrokové výnosy	5 323	5 172	5 148	5 165	5 299	5 323	5 213	5 234	5 354	5 334	5 321	5 348	5 420
Net fees & commissions	Císte poplatky a provize	1 682	1 558	1 661	1 564	1 599	1 676	1 708	1 700	1 765	1 712	1 790	1 701	1 794
Income from financial operations	Císty zisk / (ztráta) z finančních operací	862	722	941	1 051	826	652	1 626	734	774	589	587	660	657
Other income	Ostatní výnosy	67	44	59	41	47	51	38	27	34	24	29	22	28
<b>Net banking income</b>	<b>Císte provozní výnosy</b>	<b>7 934</b>	<b>7 497</b>	<b>7 809</b>	<b>7 821</b>	<b>7 770</b>	<b>8 585</b>	<b>7 694</b>	<b>7 926</b>	<b>7 659</b>	<b>7 728</b>	<b>7 731</b>	<b>7 899</b>	
Personnel expenses	Personální náklady	-1 803	-1 887	-1 868	-1 763	-1 790	-1 810	-1 737	-1 692	-1 700	-1 720	-1 696	-1 677	-1 718
General administrative expenses (excl. Resolution and similar funds)	Všeobecné provozní náklady (bez zahrnutí poplatků do Fondu pro řešení krize a podobných fondů)	-1 275	-1 043	-1 097	-991	-1 311	-1 034	-1 086	-943	-1 296	-1 017	-1 074	-1 019	-1 310
Resolution and similar funds	Fond pro řešení krize a podobné fondy	-4	-3	1	-856	-3	-3	-39	-835	178	-230	-637	-224	-223
Depreciation, impairment and disposal of assets	Odpisy, znehodnocení majetku a prodej majetku	-451	-395	-389	449	-406	-474	-455	-409	-905	-456	-443	-436	-457
<b>Total operating expenses</b>	<b>Provozní náklady celkem</b>	<b>-3 533</b>	<b>-3 328</b>	<b>-3 353</b>	<b>-3 160</b>	<b>-3 510</b>	<b>-3 320</b>	<b>-3 317</b>	<b>-3 879</b>	<b>-3 723</b>	<b>-3 423</b>	<b>-3 850</b>	<b>-3 356</b>	<b>-3 707</b>
<b>Gross operating income</b>	<b>Zisk před tvorbou rezerv a opravných položek na ztráty z úvěrů, investic a ostatní rizika a daní z příjmů</b>	<b>4 401</b>	<b>4 169</b>	<b>4 456</b>	<b>4 661</b>	<b>4 260</b>	<b>4 382</b>	<b>5 268</b>	<b>3 815</b>	<b>4 203</b>	<b>4 236</b>	<b>3 878</b>	<b>4 375</b>	<b>4 191</b>
Provision for loan losses	Tvorba rezerv a opravných položek k úvěrům a pohledávkám	166	126	12	83	-595	-437	-589	-223	-631	-563	-6	-105	-205
Provision for losses on securities	Tvorba opravných položek k cenným papírům	0	0	0	0	0	0	0	0	0	0	0	0	0
Provision for other risks expenses	Tvorba rezerv a opravných položek k ostatním rizikům	-3	-1	7	2	1	0	26	-2	-2	240	-4	-3	-6
<b>Cost of risk</b>	<b>Tvorba rezerv a opravných položek na ztráty z úvěrů, investic a ostatní rizika</b>	<b>163</b>	<b>125</b>	<b>19</b>	<b>84</b>	<b>-593</b>	<b>-436</b>	<b>-563</b>	<b>-225</b>	<b>-633</b>	<b>-324</b>	<b>-9</b>	<b>-109</b>	<b>-211</b>
<b>Net operating income</b>	<b>Zisk před výsledky z majetkových účastí daní z příjmů</b>	<b>4 564</b>	<b>4 294</b>	<b>4 474</b>	<b>4 745</b>	<b>3 666</b>	<b>3 946</b>	<b>4 705</b>	<b>3 590</b>	<b>3 570</b>	<b>3 913</b>	<b>3 868</b>	<b>4 267</b>	<b>3 980</b>
Net profit / (loss) from subsidiaries and associates	Císty zisk / (ztráta) z majetkových účastí	43	58	53	55	102	767	46	51	28	31	47	46	48
<b>Profit/(loss) before income taxes</b>	<b>Zisk / (ztráta) před daní z příjmů</b>	<b>4 607</b>	<b>4 352</b>	<b>4 527</b>	<b>4 800</b>	<b>3 769</b>	<b>4 713</b>	<b>4 750</b>	<b>3 641</b>	<b>3 598</b>	<b>3 944</b>	<b>3 915</b>	<b>4 313</b>	<b>4 028</b>
Income taxes	Daň z příjmů	-820	-746	-831	-615	-629	-678	-839	-653	-657	-605	-637	-738	-647
<b>Profit/(loss) for the period before minority interest</b>	<b>Císty zisk / (ztráta)</b>	<b>3 787</b>	<b>3 606</b>	<b>3 696</b>	<b>4 185</b>	<b>3 140</b>	<b>4 035</b>	<b>3 911</b>	<b>2 988</b>	<b>2 941</b>	<b>3 339</b>	<b>3 278</b>	<b>3 575</b>	<b>3 381</b>
<b>Profit attributable to the Bank's equity holders</b>	<b>Zisk náležející osobám s podílem na vlastním kapitálu Banky</b>	<b>3 705</b>	<b>3 528</b>	<b>3 616</b>	<b>4 081</b>	<b>3 048</b>	<b>3 946</b>	<b>3 801</b>	<b>2 894</b>	<b>2 874</b>	<b>3 245</b>	<b>3 184</b>	<b>3 456</b>	<b>3 300</b>
Minority profit / (loss)	Menšinový zisk / (ztráta)	82	78	80	104	92	89	110	95	67	94	94	119	81
Net profit/(loss) per share (in CZK, annualized)*	Císty zisk / (ztráta) na akcii (v CZK, annualizováno)*	78,47	74,72	76,59	86,44	64,56	83,58	80,51	61,30	60,87	68,73	67,44	73,20	69,89

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

\* Upraveno o vliv štěpení akcií KB uskutečněného 25. dubna 2016 v poměru 1:5

## Proforma Net fees & commissions structure

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

CZK million  
v milionech Kč

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

**Proforma Net fees & commissions structure  
(until 31 December 2017)**

Note: NFC for 2016 quarters presented in reporting methodology applied from 2017

CZK million  
v milionech Kč

		4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016
		(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)
Transaction fees	Poplatky z transakcí	697	656	663	636	644	720	771	711
Deposit product fees	Poplatky z depozitních produktů	177	176	178	183	187	210	185	203
Loan fees	Poplatky z úvěrů	183	177	180	185	204	204	218	213
Fees from cross-selling	Poplatky z křížového prodeje	354	313	321	309	311	291	285	269
Specialised financial services & Other fees	Poplatky ze specializovaných služeb & Ostatní poplatky	229	196	267	203	201	204	197	259
<b>Net fees &amp; commissions</b>	<b>Cistý výnosy z poplatků a provizi</b>	<b>1 640</b>	<b>1 519</b>	<b>1 610</b>	<b>1 515</b>	<b>1 547</b>	<b>1 629</b>	<b>1 657</b>	<b>1 656</b>

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

CZK million  
v milionech Kč

Assets	Aktiva	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Mar 2018	1 Jan 2018
		(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)
Cash and currents balances with national banks	Hotovost a účty u centrálních bank	24 851	14 060	21 318	16 147	32 663
Financial assets at fair value through profit or loss	Finanční aktiva v reálné hodnotě vykázané do zisku nebo ztráty	22 614	31 454	28 800	21 656	18 841
Financial assets at fair value through profit or loss - non SPPI	Finanční aktiva v reálné hodnotě vykázané do zisku nebo ztráty - ne SPPI (peněžní toky z těchto aktiv nejsou výhradně z plateb jistiny a úroku)	0	2 626	2 652	2 587	2 694
Positive fair value of hedging financial derivatives	Zajišťovací deriváty s kladnou reálnou hodnotou	12 559	10 986	10 459	12 768	13 408
Financial assets at fair value through other comprehensive income (FV OCI)	Finanční aktiva v reálné hodnotě vykázané do Ostatního úplného výsledku (FV OCI)	25 265	25 391	25 331	23 659	24 038
Loans and advances to banks	Pohledávky za bankami	256 268	330 179	304 488	294 847	222 821
Loans and advances to customers, net	Úvěry a pohledávky za klienty (čisté)	624 954	630 025	622 804	616 082	593 639
<i>o/w Reverse repo transactions</i>	<i>z toho Reverzní repo operace</i>	<i>2 008</i>	<i>12 034</i>	<i>10 425</i>	<i>15 647</i>	<i>1 256</i>
Debt securities	Dluhové cenné papíry	69 881	70 238	74 433	74 047	70 340
<i>o/w Corporate debt securities</i>	<i>z toho Dluhopisy vydané klienty Banky</i>	<i>3 325</i>	<i>3 181</i>	<i>3 746</i>	<i>2 670</i>	<i>3 635</i>
<b>Financial assets at amortised cost</b>	<b>Finanční aktiva v naběhlé hodnotě</b>	<b>951 103</b>	<b>1 030 442</b>	<b>1 001 724</b>	<b>984 976</b>	<b>886 800</b>
Tax assets	Daň z příjmů	152	380	217	392	296
Investments in (subsidiaries) and associates	Majetkové účasti v přidružených společnostech	1 134	986	1 029	1 226	1 181
Intangible assets	Nehmotný majetek	5 248	4 952	4 861	4 772	4 684
Tangible assets	Hmotný majetek	7 676	7 695	7 563	7 420	7 404
Goodwill	Goodwill	3 752	3 752	3 752	3 752	3 752
Other assets	Ostatní aktiva	5 577	4 022	5 003	6 274	5 890
<b>Total assets</b>	<b>Čelková aktiva</b>	<b>1 059 932</b>	<b>1 136 746</b>	<b>1 112 710</b>	<b>1 085 628</b>	<b>1 001 652</b>

Liabilities and shareholders' equity	Závazky a vlastní kapitál	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Mar 2018	1 Jan 2018
Amounts due to central banks	Závazky vůči centrálním bankám	1	1	1	1	1
Financial liabilities at fair value through profit or loss	Finanční závazky v reálné hodnotě vykázané do zisku nebo ztráty	21 572	27 690	24 408	20 772	19 305
Negative fair value of hedging financial derivatives	Zajišťovací deriváty se zápornou reálnou hodnotou	9 669	16 097	11 199	9 429	10 329
Amounts due to banks	Závazky vůči bankám	92 271	125 518	120 335	106 087	84 050
Amounts due to customers	Závazky vůči klientům	812 451	850 904	831 974	814 673	762 043
<i>o/w Repo transactions with customers</i>	<i>z toho Repo operace s klienty</i>	<i>16 891</i>	<i>41 360</i>	<i>25 349</i>	<i>24 001</i>	<i>5 961</i>
Securities issued	Emitované cenné papíry	2 540	3 706	7 337	6 133	4 832
<b>Financial liabilities at amortised cost</b>	<b>Finanční závazky v naběhlé hodnotě</b>	<b>907 262</b>	<b>980 129</b>	<b>959 647</b>	<b>926 893</b>	<b>850 925</b>
Tax liabilities	Daň z příjmů	925	1 037	857	994	1 011
Subordinated debt	Podřízený dluh	2 578	2 577	2 608	2 548	2 560
Other liabilities	Ostatní pasiva	14 596	9 714	18 888	23 949	19 360
<b>Total liabilities</b>	<b>Čelková pasiva</b>	<b>956 604</b>	<b>1 037 244</b>	<b>1 017 607</b>	<b>984 587</b>	<b>903 490</b>
<b>Equity</b>	<b>Vlastní kapitál</b>					
Share capital	Základní kapitál	19 005	19 005	19 005	19 005	19 005
Share premium, capital and reserve funds, remeasurements and undistributed earnings	Emisní ážio, kapitálové a rezervní fondy, oceňovací rozdíly a nerozdělené zisky	80 925	77 165	72 880	78 249	75 445
Non-controlling interest	Menšinový vlastní kapitál	3 398	3 332	3 219	3 787	3 712
<b>Total equity</b>	<b>Vlastní kapitál</b>	<b>103 329</b>	<b>99 502</b>	<b>95 104</b>	<b>101 041</b>	<b>98 162</b>
<b>Total liabilities and shareholders' equity</b>	<b>Pasiva a vlastní kapitál celkem</b>	<b>1 059 932</b>	<b>1 136 746</b>	<b>1 112 710</b>	<b>1 085 628</b>	<b>1 001 652</b>

**Consolidated Balance Sheet of Komerční banka, a.s. - IFRS**  
(until 31 December 2017)

Note: Depository bills of exchange pro-forma reclassified from Amounts due to customers to Securities issued.

CZK million  
v milionech Kč

Assets	31 Dec 2017	30 Sep 2017	30 Jun 2017	31 Mar 2017	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014
	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	(unaudited) (neauditováno)	Restated (unaudited) (neauditováno)	Restated (unaudited) (neauditováno)	Restated (unaudited) (neauditováno)	Restated (unaudited) (neauditováno)	Restated (unaudited) (neauditováno)
Cash and currents balances with national banks	32 663	92 119	214 365	202 454	112 241	147 234	143 035	151 603	128 336	141 487	136 098	140 035	152 904
Amounts due from banks	228 373	202 849	61 452	82 751	51 771	52 173	55 151	64 633	47 799	58 676	60 461	59 849	59 279
Financial assets at fair value through profit or loss													
nákladů a výnosů	18 841	20 193	25 484	24 051	29 709	32 841	33 550	31 114	29 198	35 387	38 220	49 833	43 100
Loans and advances to customers, net	598 102	613 015	601 634	581 554	580 198	578 272	555 813	534 538	532 617	517 666	502 218	495 300	494 705
Securities available for sale	29 712	35 746	37 860	39 182	39 420	40 020	39 766	39 989	41 864	44 261	43 478	44 624	42 034
Investments held to maturity	59 915	59 901	60 630	65 254	65 462	64 219	62 408	62 234	67 083	66 420	67 004	69 978	69 449
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	32 680	32 835	34 184	36 881	40 183	44 280	46 309	45 428	40 906	43 653	39 408	48 817	46 605
<b>Total assets</b>	<b>1 004 039</b>	<b>1 060 409</b>	<b>1 039 362</b>	<b>1 035 880</b>	<b>922 737</b>	<b>962 791</b>	<b>939 782</b>	<b>933 291</b>	<b>891 555</b>	<b>911 302</b>	<b>890 638</b>	<b>912 188</b>	<b>911 829</b>
<b>Liabilities and shareholders' equity</b>	<b>31 Dec 2017</b>	<b>30 Sep 2017</b>	<b>30 Jun 2017</b>	<b>31 Mar 2017</b>	<b>31 Dec 2016</b>	<b>30 Sep 2016</b>	<b>30 Jun 2016</b>	<b>31 Mar 2016</b>	<b>31 Dec 2015</b>	<b>30 Sep 2015</b>	<b>30 Jun 2015</b>	<b>31 Mar 2015</b>	<b>31 Dec 2014</b>
Amounts due to banks	84 050	98 533	88 165	104 898	54 124	71 450	61 773	64 812	56 230	53 314	54 014	49 705	61 360
Amounts due to customers	762 043	797 130	781 919	758 150	699 377	708 592	694 320	679 096	656 286	657 727	635 525	644 027	649 040
Financial liabilities at fair value through profit or loss													
nákladů a výnosů	19 305	18 204	18 251	17 498	18 168	19 741	22 349	21 469	19 494	21 497	20 624	27 115	24 602
Securities issued	4 832	15 051	15 106	13 961	13 423	15 044	15 752	18 475	21 403	34 613	42 993	38 180	35 247
Subordinated debt	2 560												
Other liabilities	30 904	32 406	36 465	34 536	32 245	41 666	42 942	38 199	31 913	40 158	39 239	40 184	33 574
<b>Total liabilities</b>	<b>903 693</b>	<b>961 323</b>	<b>939 906</b>	<b>929 042</b>	<b>817 336</b>	<b>856 493</b>	<b>837 135</b>	<b>822 051</b>	<b>785 327</b>	<b>807 309</b>	<b>792 396</b>	<b>799 211</b>	<b>803 823</b>
<b>Shareholders' equity</b>	<b>Vlastní kapitál</b>												
Share capital	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 and reserves	77 544	76 365	76 813	83 897	82 565	83 554	79 997	88 324	83 408	81 239	75 582	90 721	85 870
Minority interest	3 797	3 715	3 638	3 935	3 831	3 739	3 645	3 911	3 816	3 750	3 656	3 250	3 131
<b>Total shareholders' equity</b>	<b>100 346</b>	<b>99 086</b>	<b>99 456</b>	<b>106 837</b>	<b>105 400</b>	<b>106 298</b>	<b>102 648</b>	<b>111 240</b>	<b>106 229</b>	<b>103 994</b>	<b>98 242</b>	<b>112 977</b>	<b>108 006</b>
<b>Total liabilities and shareholders' equity</b>	<b>Pašiva a vlastní kapitál celkem</b>	<b>1 004 039</b>	<b>1 060 409</b>	<b>1 039 362</b>	<b>1 035 880</b>	<b>922 737</b>	<b>939 782</b>	<b>933 291</b>	<b>891 555</b>	<b>911 302</b>	<b>890 638</b>	<b>912 188</b>	<b>911 829</b>

**Selected business data**

	4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016	4Q 2015	3Q 2015	2Q 2015	1Q 2015	4Q 2014	3Q 2014	2Q 2014	1Q 2014
<b>Clients</b>																				
KB	1 668 000	1 669 000	1 666 000	1 666 000	1 664 000	1 657 000	1 654 000	1 653 000	1 654 000	1 650 000	1 649 000	1 648 000	1 647 000	1 642 000	1 637 000	1 630 000	1 626 000	1 621 000	1 609 000	1 600 000
- o/w individual clients	1 410 000	1 411 000	1 408 000	1 408 000	1 406 000	1 400 000	1 396 000	1 395 000	1 398 000	1 394 000	1 393 000	1 391 000	1 391 000	1 386 000	1 382 000	1 374 000	1 371 000	1 367 000	1 357 000	1 347 000
- o/w using direct channels	1 455 000	1 446 000	1 437 000	1 430 000	1 422 000	1 409 000	1 400 000	1 393 000	1 387 000	1 374 000	1 364 000	1 351 000	1 340 000	1 326 000	1 310 000	1 289 000	1 269 000	1 249 000	1 223 000	1 196 000
MPSS	490 000	483 000	487 000	486 000	488 000	478 000	482 000	487 000	491 000	495 000	503 000	512 000	519 000	525 000	537 000	548 000	554 000	557 000	569 000	577 000
KB PS	532 000	532 000	532 000	532 000	532 000	533 000	533 000	534 000	534 000	536 000	540 000	544 000	545 000	547 000	550 000	553 000	555 000	558 000	559 000	560 000
ESSOX	212 000	213 000	214 000	215 000	215 000	213 000	212 000	212 000	215 000	221 000	210 000	213 000	219 000	234 000	253 000	267 000	274 000	277 000	281 000	286 000
<b>Direct Channels</b>																				
Active direct banking products	2 435 000	2 436 000	2 373 000	2 329 000	2 284 000	2 238 000	2 192 000	2 154 000	2 120 000	2 084 000	2 053 000	2 023 000	1 996 000	1 964 000	1 926 000	1 885 000	1 844 000	1 817 000	1 754 000	1 705 000
KB Payment cards - active	1 565 000	1 559 000	1 564 000	1 578 000	1 583 000	1 581 000	1 575 000	1 579 000	1 595 000	1 608 000	1 611 000	1 610 000	1 618 000	1 622 000	1 597 000	1 585 000	1 532 000	1 581 000	1 570 000	1 558 000
- o/w debit cards	1 388 000	1 382 000	1 385 000	1 396 000	1 399 000	1 394 000	1 385 000	1 388 000	1 401 000	1 412 000	1 414 000	1 411 000	1 417 000	1 420 000	1 398 000	1 385 000	1 342 000	1 381 000	1 369 000	1 361 000
- o/w credit cards	178 000	178 000	179 000	182 000	184 000	187 000	189 000	191 000	194 000	196 000	197 000	198 000	201 000	202 000	199 000	200 000	191 000	200 000	200 000	197 000
ESSOX credit cards - active	104 000	104 000	106 000	107 000	110 000	110 000	110 000	111 000	113 000	114 000	115 000	116 000	118 000	119 000	122 000	123 000	127 000	129 000	132 000	133 000
<b>Loan portfolio</b>																				
<b>Mortgages to individuals</b>																				
- outstanding volume (CZK million)	223 900	223 100	221 700	220 300	218 900	216 000	213 300	210 100	207 800	201 100	194 900	189 100	185 200	179 100	172 800	166 400	162 500	158 000	153 600	150 200
<b>Consumer loans (KB + ESSOX + retail lending by PSA Finance)</b>																				
- outstanding volume (CZK million)	39 200	39 100	39 000	37 800	37 500	37 100	36 900	35 700	35 200	34 900	31 500	30 800	30 600	29 800	29 400	28 800	28 600	28 600	28 300	28 300
<b>MPSS (Bridging and assigned loans)</b>																				
- outstanding volume (CZK million)	50 700	49 000	47 100	45 200	43 600	42 000	40 600	39 500	38 800	38 100	37 700	37 100	37 000	36 700	37 000	37 500	38 300	39 600	40 800	42 100
<b>Loans to small businesses</b>																				
- outstanding volume (CZK million)	35 500	35 800	35 300	34 400	34 100	33 900	33 200	32 500	32 400	32 400	31 600	30 900	30 900	30 600	29 600	28 800	28 400	28 500	28 400	28 300
<b>Loans to corporates and other loans (KB+KBSK)</b>																				
- outstanding volume (CZK million)	278 800	285 400	284 300	280 200	264 500	290 000	285 200	272 000	275 700	283 400	270 400	255 000	258 900	254 800	247 700	250 100	253 700	239 300	240 000	235 400
<b>Factoring KB</b>																				
- outstanding volume (CZK million)	9 000	8 400	8 500	7 900	8 000	8 000	7 400	7 200	7 500	7 200	6 600	6 200	6 100	5 900	6 000	5 600	6 200	6 000	5 300	4 900
<b>SGEF</b>																				
- outstanding volume (CZK million)	28 100	26 800	26 700	26 000	26 100	25 000	25 500	25 500	25 800	25 200	24 700	24 100	24 500	23 600	23 400	22 800	22 900	21 800	21 800	21 200





## Selected financial ratios and indicators

(consolidated)

	4Q 2018	3Q 2018	2Q 2018	1Q 2018	Pro-forma 4Q 2017	Pro-forma 3Q 2017	Pro-forma 2Q 2017	Pro-forma 1Q 2017	Pro-forma 4Q 2016	Pro-forma 3Q 2016	Pro-forma 2Q 2016	Pro-forma 1Q 2016
<b>Financial Ratios and Values, end of period</b>												
Capital Adequacy (CNB, Basel III)	18,5%	18,4%	18,1%	18,3%	18,6%	16,8%	16,5%	15,7%	16,2%	15,0%	15,3%	16,0%
Tier 1 ratio (CNB, Basel III)	17,9%	17,8%	17,5%	17,7%	18,0%	16,8%	16,5%	15,7%	16,2%	15,0%	15,3%	16,0%
Risk weighted assets for credit risk (CZK billion, Basel III)	375,4	371,3	369,0	363,7	352,9	380,8	381,5	392,3	376,9	377,9	363,8	349,6
Total risk weighted assets (CZK billion, Basel III)	451,1	450,0	446,8	437,3	424,6	450,6	451,3	462,7	442,9	443,0	429,8	416,7
Net Interest Margin (NII/Interest bearing assets) annualized	2,3%	2,2%	2,1%	2,2%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Cost / Income ratio	42,7%	41,0%	45,2%	53,6%	44,7%	44,7%	43,1%	54,4%	45,4%	43,1%	38,3%	50,5%
Cost / Assets	0,34%	0,30%	0,32%	0,37%	0,35%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Loans / Assets	59,0%	55,4%	56,0%	56,7%	59,3%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Equity / Assets	9,7%	8,8%	8,5%	9,3%	9,8%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Loans / Deposits	76,9%	74,0%	74,9%	75,6%	77,9%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Return on average equity, annualized	15,9%	17,9%	15,9%	12,5%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Return on average assets, annualized	1,4%	1,5%	1,4%	1,1%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Number of shares outstanding, end of period*	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260
Earnings per share (CZK), annualized*	82,4	89,0	79,5	63,5	78,5	74,7	76,6	86,4	64,6	83,6	80,5	61,3
Book value per share (CZK)*	526	506	483	512	497	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Market capitalisation (CZK billion)*	161,0	173,1	177,8	178,8	173,9	182,4	174,1	178,6	168,2	158,2	172,9	199,6
<b>Share price</b>												
Share price, end of period*	847	911	936	941	915	960	916	940	885	832	910	1 050
P/E (P/Net profit for the quarter annualized)*	10,3	10,2	11,8	14,8	11,7	12,8	12,0	10,9	13,7	10,0	11,3	17,1
P/Book Value*	1,6	1,8	1,9	1,8	1,8	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Dividend paid/proposed in the year (per share)*		47				40				62		
Payout ratio (Dividend/Net profit of the last year)		60,0%				55,5%				92,4%		
<b>Loan portfolio overview</b>												
Gross client loans (CZK billion)	636,6	640,7	635,2	628,3	607,4	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Stage 1 loans (share on portfolio)	92,0%	93,8%	93,7%	93,5%	93,2%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Stage 2 loans (share on portfolio)	5,3%	3,4%	3,6%	3,6%	3,8%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
NPL loans (share on portfolio)	2,7%	2,8%	2,7%	2,8%	3,1%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Provision coverage</b>												
Specific provisions for Stage 1 and Stage 2 loans	5,7%	9,4%	9,6%	9,6%	9,1%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Specific provisions for NPL loans	59,4%	59,3%	62,2%	62,9%	61,7%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Ratings, end of period</b>												
Standard & Poor's - long term	A	A	A	A	A	A	A	A	A	A	A	A
Standard & Poor's - short term	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1	A-1
Moody's - long term	A1	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2
Moody's - short term	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1
Fitch Ratings - long term**	A-	A-	A-	A-	A-	A-	A-	A-	A-	A-	A-	A-
Fitch Ratings - short term	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1	F1

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

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

**Selected financial ratios and indicators**  
(until 31 December 2017)

(consolidated)

	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016	4Q 2015	3Q 2015	2Q 2015	1Q 2015	4Q 2014
<b>Financial Ratios and Values, end of period</b>													
Capital Adequacy (CNB, Basel III)	18,6%	16,8%	16,5%	15,7%	16,2%	15,0%	15,3%	16,0%	16,3%	16,4%	16,5%	16,7%	16,4%
Tier 1 ratio (CNB, Basel III)	18,0%	16,8%	16,5%	15,7%	16,2%	15,0%	15,3%	16,0%	16,3%	16,4%	16,5%	16,7%	16,4%
Risk weighted assets for credit risk (CZK billion, Basel III)	352,9	380,8	381,5	392,3	376,9	377,9	363,8	349,6	342,0	337,4	332,3	325,4	319,2
Total risk weighted assets (CZK billion, Basel III)	424,6	450,6	451,3	462,7	442,9	443,0	429,8	416,7	407,6	403,2	397,7	392,9	384,2
Net Interest Margin (NII/Interest bearing assets) annualized	2,2%	2,1%	2,1%	2,3%	2,4%	2,4%	2,4%	2,5%	2,6%	2,6%	2,6%	2,6%	n.a.
Cost / Income ratio	44,5%	44,4%	42,9%	40,4%	45,2%	43,1%	38,6%	50,4%	47,0%	44,7%	49,8%	43,4%	46,9%
Cost / Assets	0,35%	0,31%	0,32%	0,31%	0,38%	0,34%	0,35%	0,42%	0,42%	0,38%	0,43%	0,37%	0,41%
Loans / Assets	59,6%	57,8%	57,9%	56,1%	62,9%	60,1%	59,1%	57,3%	59,7%	56,8%	56,4%	54,3%	54,3%
Equity / Assets	10,0%	9,3%	9,6%	10,3%	11,4%	11,0%	10,9%	11,9%	11,9%	11,4%	11,0%	12,4%	11,8%
Loans / Deposits	78,5%	76,9%	76,9%	76,7%	83,0%	81,6%	80,1%	78,7%	81,2%	78,7%	79,0%	76,9%	76,2%
Return on average equity, annualized	15,4%	14,8%	14,6%	16,0%	11,9%	15,7%	14,7%	11,0%	11,3%	13,3%	12,5%	12,9%	n.a.
Return on average assets, annualized	1,4%	1,3%	1,4%	1,7%	1,3%	1,7%	1,6%	1,3%	1,3%	1,4%	1,4%	1,5%	n.a.
Number of shares outstanding, end of period*	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260	190 049 260
Earnings per share (CZK), annualized*	78,5	74,7	76,6	86,4	64,6	83,6	80,5	61,3	60,9	68,7	67,4	73,2	69,9
Book value per share (CZK)*	508	502	504	541	534	540	521	565,0	539	527	498	577	552
Market capitalisation (CZK billion)*	173,9	182,4	174,1	178,6	168,2	158,2	172,9	199,6	188,1	200,3	206,1	210,6	180,2
<b>Share price</b>													
Share price, end of period*	915	960	916	940	885	832	910	1 050	990	1 054	1 085	1 108	948
P/E (P/Net profit for the quarter annualized)*	11,7	12,8	12,0	10,9	13,7	10,0	11,3	17,1	16,3	15,3	16,1	15,1	13,6
P/Book Value*	1,8	1,9	1,8	1,7	1,7	1,5	1,7	1,9	1,8	2,0	2,2	1,9	1,7
Dividend paid/proposed in the year (per share)*	40			62			62			62			46
Payout ratio (Dividend/Net profit of the last year)	55,5%			92,4%			91,0%			69,8%			
<b>Loan portfolio overview</b>													
Gross client loans (CZK billion)	607,4	625,8	615,2	596,1	595,4	593,4	570,8	548,8	548,2	534,0	519,4	513,7	513,4
Standard loans (share on portfolio)	95,4%	95,4%	95,2%	94,8%	94,7%	94,9%	94,6%	94,5%	94,2%	93,7%	93,2%	92,9%	92,9%
Watch loans (share on portfolio)	1,6%	1,5%	1,5%	1,5%	1,6%	1,2%	1,3%	1,6%	1,6%	1,8%	1,7%	1,8%	1,9%
Loans under special review (share on portfolio)	3,1%	3,2%	3,3%	3,6%	3,8%	3,9%	4,0%	4,0%	4,2%	4,5%	5,1%	5,3%	5,2%
<b>Provision coverage</b>													
Specific provisions for watch and standard loans	13,3%	14,4%	14,7%	14,0%	14,0%	16,9%	15,6%	14,5%	13,7%	10,4%	11,6%	10,1%	10,0%
Specific provisions for loans under special review	61,7%	62,1%	64,6%	63,9%	63,7%	62,4%	61,8%	63,7%	63,0%	64,6%	63,4%	64,5%	66,7%
<b>Ratings, end of period</b>													
Standard & Poor's - long term	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
Moody's - long term	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2
Moody's - short term	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1	Prime-1
Fitch Ratings - long term	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

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

## Net interest margin

### CONSOLIDATED (CZK million)

<i>(source: Profit and Loss Statement)</i>	FY 2018	9M 2018	1H 2018	1Q 2018	
<b>Net interest income and similar income, year-to-date</b>	<b>22 509</b>	<b>16 528</b>	<b>10 793</b>	<b>5 349</b>	
<b>Of which:</b>					
Loans and advances at amortised cost	19 890	14 252	9 112	4 476	
Debt securities at amortised cost	1 922	1 454	966	505	
Debt securities other	445	327	208	104	
Financial liabilities at amortised cost	-2 361	-1 628	-971	-473	
Hedging financial derivatives - income	11 191	7 669	4 798	2 274	
Hedging financial derivatives - expense	-8 578	-5 545	-3 321	-1 537	
	<b>31 Dec</b>	<b>30 Sep</b>	<b>30 Jun</b>	<b>31 Mar</b>	<b>1 Jan</b>
	<b>2018</b>	<b>2018</b>	<b>2018</b>	<b>2018</b>	<b>2018</b>
<i>(source: Balance Sheet)</i>					
Cash and current balances with central banks/ Current balances with central banks	16 347	6 253	13 324	8 108	22 593
Loans and advances to banks	256 268	330 179	304 488	294 847	222 821
Loans and advances to customers	624 954	630 025	622 804	616 082	593 639
Financial assets at fair value through profit of loss/ Debt securities	3 248	5 142	5 897	3 862	1 633
Financial assets at fair value through profit of loss - non SPPI/ Debt securities	0	2 626	2 652	2 587	2 694
Financial asset at fir value through other comprehensive income (FV OCI)/ Debt securities	24 909	25 050	25 030	23 403	23 798
Debt securities	69 881	70 238	74 433	74 047	70 340
<b>Interest bearing assets (end of period)</b>	<b>995 608</b>	<b>1 069 514</b>	<b>1 048 627</b>	<b>1 022 937</b>	<b>937 518</b>
<b>Average interest bearing assets, year-to-date</b>	<b>966 563</b>	<b>1 003 516</b>	<b>993 072</b>	<b>980 227</b>	
<b>NIM year-to-date, annualized</b>	<b>2,33%</b>	<b>2,20%</b>	<b>2,17%</b>	<b>2,18%</b>	

### CONSOLIDATED (CZK million)

<i>(source: Profit and Loss Statement)</i>	4Q 2018	3Q 2018	2Q 2018	1Q 2018
<b>Quarterly Net interest income and similar income</b>	<b>5 981</b>	<b>5 735</b>	<b>5 444</b>	<b>5 349</b>
<b>Of which:</b>				
Loans and advances at amortised cost	5 638	5 140	4 636	4 476
Debt securities at amortised cost	469	487	461	505
Debt securities other	118	118	105	104
Financial liabilities at amortised cost	-733	-657	-498	-473
Hedging financial derivatives - income	3 522	2 871	2 524	2 274
Hedging financial derivatives - expense	-3 033	-2 225	-1 784	-1 537
<b>Quarterly avg. interest bearing assets</b>	<b>1 032 561</b>	<b>1 059 070</b>	<b>1 035 782</b>	<b>980 227</b>
<b>NIM in the quarter, annualized</b>	<b>2,32%</b>	<b>2,17%</b>	<b>2,10%</b>	<b>2,18%</b>

**Net interest margin  
(until 31 December 2017)**

Note: Deposit Insurance Fund charge pro-forma reclassified from NII to OPEX.

CONSOLIDATED (CZK million)									Proforma	Proforma	Proforma	Proforma	Proforma
<i>(source: Profit and Loss Statement)</i>													
	FY 2017	9M 2017	1H 2017	1Q 2017	FY 2016	9M 2016	1H 2016	1Q 2016	FY 2015	9M 2015	1H 2015	1Q 2015	FY 2014
<b>NII, year-to-date (excl. Income from dividends)</b>	<b>20 804</b>	<b>15 482</b>	<b>10 310</b>	<b>5 165</b>	<b>21 065</b>	<b>15 767</b>	<b>10 445</b>	<b>5 234</b>	<b>21 355</b>	<b>16 001</b>	<b>10 667</b>	<b>5 348</b>	<b>21 449</b>
<i>(source: Balance Sheet)</i>													
	31 Dec 2017	30 Sep 2017	30 Jun 2017	31 Mar 2017	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014
Amounts due from banks*	250 966	286 537	267 700	271 502	155 016	191 799	191 014	209 198	164 779	193 202	189 824	193 294	205 022
Loans and advances to customers, net	598 102	613 015	601 634	581 554	580 198	578 272	555 813	534 539	532 617	517 666	502 218	495 300	494 706
Financial assets at fair value through profit or loss / Debt securities	1 633	2 454	7 046	6 088	9 606	10 563	9 046	8 221	7 872	12 326	17 285	22 049	18 765
Financial assets available for sale / Debt securities	29 471	35 522	37 654	38 972	39 239	39 840	39 604	39 255	41 189	44 260	43 476	44 622	42 032
Investments held to maturity / Debt securities	59 915	59 901	60 630	65 254	65 462	64 219	62 408	62 234	67 083	66 420	67 004	69 978	69 449
<b>Interest bearing assets (end of period)</b>	<b>940 089</b>	<b>997 429</b>	<b>974 664</b>	<b>963 370</b>	<b>849 521</b>	<b>884 693</b>	<b>857 885</b>	<b>853 447</b>	<b>813 540</b>	<b>833 874</b>	<b>819 807</b>	<b>825 243</b>	<b>829 974</b>
Average interest bearing assets, year-to-date	894 804	923 475	912 093	906 446	831 531	849 117	835 713	833 494	821 757	831 924	824 891	827 609	
<b>NIM year-to-date, annualized</b>	<b>2,3%</b>	<b>2,2%</b>	<b>2,3%</b>	<b>2,3%</b>	<b>2,5%</b>	<b>2,5%</b>	<b>2,5%</b>	<b>2,5%</b>	<b>2,6%</b>	<b>2,6%</b>	<b>2,6%</b>	<b>2,6%</b>	
CONSOLIDATED (CZK million)													
<i>(source: Profit and Loss Statement)</i>													
	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016	4Q 2015	3Q 2015	2Q 2015	1Q 2015	
<b>Quarterly NII (excl. Income from dividends)</b>	<b>5 322</b>	<b>5 172</b>	<b>5 145</b>	<b>5 165</b>	<b>5 298</b>	<b>5 322</b>	<b>5 211</b>	<b>5 234</b>	<b>5 354</b>	<b>5 334</b>	<b>5 319</b>	<b>5 348</b>	
Quarterly avg. interest bearing assets	968 759	986 047	969 017	906 446	867 107	871 289	855 666	833 494	823 707	826 841	822 525	827 609	
<b>NIM in the quarter, annualized</b>	<b>2,2%</b>	<b>2,1%</b>	<b>2,1%</b>	<b>2,3%</b>	<b>2,4%</b>	<b>2,4%</b>	<b>2,4%</b>	<b>2,5%</b>	<b>2,6%</b>	<b>2,6%</b>	<b>2,6%</b>	<b>2,6%</b>	

\* including Amounts due from central banks

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

CZK million

### Consolidated capital

	4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016	4Q 2015	3Q 2015	2Q 2015	1Q 2015	4Q 2014	3Q 2014	2Q 2014
<b>Total original capital (Tier 1) = Common Equity Tier 1 (CET1)</b>	<b>80 788</b>	<b>80 013</b>	<b>78 296</b>	<b>77 314</b>	<b>76 525</b>	<b>75 546</b>	<b>74 245</b>	<b>72 754</b>	<b>71 659</b>	<b>66 520</b>	<b>65 923</b>	<b>66 592</b>	<b>66 606</b>	<b>66 017</b>	<b>65 460</b>	<b>65 457</b>	<b>63 095</b>	<b>65 045</b>	<b>63 832</b>
paid up share capital entered in the commercial register	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005	19 005
share premium	149	149	149	173	148	149	149	149	150	150	154	154	154	385	379	372	359	330	319
own shares	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726	-726
other reserve funds	5 149	5 139	5 130	5 098	5 114	5 100	5 092	5 083	5 075	5 066	5 061	5 054	5 039	4 670	4 670	4 670	4 670	4 670	4 670
retained earnings for the previous periods	61 089	60 981	61 083	61 060	55 751	55 752	55 766	55 745	49 705	49 720	49 651	61 366	48 607	48 685	48 662	60 459	47 445	47 416	47 385
profit of the current period	14 846	10 958	6 754	2 999	14 930	11 225	7 697	4 081	13 688	10 641	6 695	2 894	12 758	9 884	6 639	3 456	12 985	9 654	6 386
unusable profit*	-9 650	-7 123	-4 390	-1 949	-8 958	-6 735	-4 618	-2 449	-7 529	-9 828	-6 183	-14 456	-11 783	-8 969	-6 024	-14 919	-11 783	-6 739	-4 458
accumulated other comprehensive income (OCI)	418	664	490	713	2 327	4 866	8 835	11 962	14 673	18 704	19 162	19 583	17 576	18 341	15 979	22 491	21 137	19 372	19 010
<b>Adjustments to CET1</b>	<b>-9 493</b>	<b>-9 035</b>	<b>-9 199</b>	<b>-9 059</b>	<b>-11 066</b>	<b>-13 089</b>	<b>-16 955</b>	<b>-20 097</b>	<b>-22 382</b>	<b>-26 211</b>	<b>-26 896</b>	<b>-26 281</b>	<b>-24 024</b>	<b>-25 258</b>	<b>-23 125</b>	<b>-29 351</b>	<b>-29 997</b>	<b>-27 938</b>	<b>-27 759</b>
gains/(losses) on hedging instruments	87	84	-196	-27	-119	-2 355	-6 212	-9 279	-11 379	-15 144	-15 694	-15 117	-12 653	-13 735	-11 434	-17 337	-15 920	-14 037	-13 483
accumulated profit/loss from changes in the fair value of liabilities to changes in credit risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unrealised gains/(losses) on the AFS portfolio**	0	0	0	0	-1 360	-1 490	-1 618	-1 753	-1 894	-2 040	-2 187	-2 329	-2 484	-2 677	-2 876	-3 080	-5 233	-5 339	-5 527
additional value adjustment	-288	-294	-206	-240	-159	-177	-167	-181	-186	-195	-201	-246	-239	-247	-240	-251	-265	-98	-69
goodwill from consolidation	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606	-3 606
other goodwill than from consolidation	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146	-146
other intangible assets (besides goodwill)	-4 959	-4 681	-4 600	-4 527	-4 438	-3 998	-3 850	-3 672	-3 649	-3 456	-3 506	-3 573	-3 642	-3 374	-3 428	-3 450	-3 533	-3 356	-3 425
deductible items due to an insufficient coverage of expected credit losses	-581	-392	-444	-513	-1 239	-1 317	-1 356	-1 460	-1 522	-1 624	-1 556	-1 265	-1 254	-1 473	-1 394	-1 481	-1 295	-1 357	-1 503
<b>Total additional capital (Tier 2)</b>	<b>2 578</b>	<b>2 577</b>	<b>2 608</b>	<b>2 548</b>	<b>2 560</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total capital</b>	<b>83 366</b>	<b>82 590</b>	<b>80 904</b>	<b>79 862</b>	<b>79 084</b>	<b>75 546</b>	<b>74 245</b>	<b>72 754</b>	<b>71 659</b>	<b>66 520</b>	<b>65 923</b>	<b>66 592</b>	<b>66 606</b>	<b>66 017</b>	<b>65 460</b>	<b>65 457</b>	<b>63 095</b>	<b>65 045</b>	<b>63 832</b>

### Consolidated risk weighted assets

	4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2015	4Q 2015	3Q 2015	2Q 2015	1Q 2015	4Q 2014	3Q 2014	2Q 2014
<b>Total risk weighted assets</b>	<b>451 052</b>	<b>449 954</b>	<b>446 753</b>	<b>437 253</b>	<b>424 566</b>	<b>450 646</b>	<b>451 279</b>	<b>462 693</b>	<b>442 865</b>	<b>443 033</b>	<b>429 768</b>	<b>416 727</b>	<b>407 642</b>	<b>403 208</b>	<b>397 664</b>	<b>392 879</b>	<b>384 186</b>	<b>380 781</b>	<b>381 741</b>
<b>for credit risk</b>	<b>375 390</b>	<b>371 251</b>	<b>369 034</b>	<b>363 712</b>	<b>352 930</b>	<b>380 827</b>	<b>381 528</b>	<b>392 262</b>	<b>376 885</b>	<b>377 919</b>	<b>363 769</b>	<b>349 578</b>	<b>341 985</b>	<b>337 433</b>	<b>332 347</b>	<b>325 391</b>	<b>319 184</b>	<b>315 767</b>	<b>318 608</b>
for credit risk pursuant to the Standardised Approach in IRB	71 551	68 745	68 352	65 735	64 057	84 216	83 106	85 600	83 919	77 309	68 851	65 055	68 034	66 200	65 233	66 072	68 624	71 515	73 793
for credit risk pursuant to the IRB Approach	303 839	302 505	300 682	297 978	288 873	296 610	298 422	306 662	292 965	300 611	294 918	284 523	273 951	271 232	267 114	259 319	250 559	244 253	244 815
for settlement risk	0	0	0	0	0	0	0	0	0	0	0	0	4	1	0	0	0	0	0
for position, foreign exchange and commodity risks	28 797	32 441	30 564	27 024	24 861	23 495	22 645	23 469	20 321	19 656	20 571	21 708	20 577	20 465	19 957	21 900	18 411	18 883	16 465
for the operational risk	44 066	44 066	44 066	43 300	43 300	43 300	43 300	43 300	42 327	42 327	42 327	42 327	42 270	42 270	42 270	42 270	42 872	42 872	42 872
for credit valuation adjustment	2 799	2 197	3 089	3 217	3 474	3 024	3 805	3 661	3 333	3 130	3 102	3 115	2 807	3 040	3 089	3 319	3 719	3 258	3 796

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

\*\* As part of gradual phase-in of Basel III rules, the regulatory capital from 1 January 2015 newly includes a part of the AFS revaluation reserve related to disposable securities in AFS portfolio. As a result, Total capital and Core Tier 1 adequacy is higher by 24 bps as of 31 December 2017.