



Komerční banka, a.s. <http://www.kb.cz/en>

Prague 1, Na Příkopě 33, building identification number 969, Post Code 114 07

Identification No.: 45 31 70 54

incorporated in the Commercial Register maintained with the Municipal Court in Prague,
section B, insert 1360

Disclosed on 13th February 2013 at 8:00 a.m. CET

Pursuant to Prague Stock Exchange Rules part III subsection 7(6)(a) and Act 256/2004 (Czech) Coll. subsections 125(1) Komerční banka, a.s. discloses obligatory published information - financial results as at 31st December 2012:

Consolidated Balance Sheet of Komerční banka, a.s. – IFRS (unaudited)

CZK million

Assets	31 Dec 2012	31 Dec 2011
Cash and currents balances with national banks	28 057	16 980
Amounts due from banks	64 111	101 393
Financial assets at fair value through profit or loss	51 593	34 927
Loans and advances to customers, net	451 547	434 386
Securities available for sale	141 791	125 974
Investments held to maturity	3 322	3 359
Goodwill	3 752	3 752
Other assets	42 663	34 039
Total assets	786 836	754 810

Liabilities and shareholders' equity	31 Dec 2012	31 Dec 2011
Amounts due to banks	38 901	37 454
Amounts due to customers	579 067	560 700
<i>of which: Amounts due to customers of PF KB</i>	<i>32 416</i>	<i>30 998</i>
Financial liabilities at fair value through profit or loss	19 589	24 061
Securities issued	19 624	18 338
Subordinated debt	0	6 002
Other liabilities	29 077	26 404
Total liabilities	686 259	672 959
Shareholders' equity		
Share capital	19 005	19 005
Share premium and reserves	78 803	60 212
Minority interest	2 769	2 633
Total shareholders' equity	100 577	81 850
Total liabilities and shareholders' equity	786 836	754 810

Consolidated Profit and Loss Statement of Komerční banka, a.s. – IFRS (unaudited)

CZK million

	FY 2012	FY 2011
Net interest income	21 947	22 190
Net fees & commissions	7 018	7 305
Income from financial operations	3 598	3 157
Other income	126	111
Net banking income	32 689	32 764
Personnel expenses	-6 787	-6 526
General administrative expenses	-5 019	-5 155
Depreciation, impairment and disposal of fixed assets	-1 707	-1 809
Total operating expenses	-13 512	-13 490
Gross operating income	19 177	19 274
Provision for loan losses	-1 845	-1 988
Provision for losses on securities	0	-5 355
Provision for other risks expenses	-25	19
Cost of risk	-1 871	-7 325
Net operating income	17 307	11 949
Net profit / (loss) from subsidiaries and associates	121	81
Share of profit of pension scheme beneficiaries	-489	-575
Profit/(loss) before income taxes	16 938	11 455
Income taxes	-2 708	-1 738
Profit/(loss) for the period before minority interest	14 230	9 717
Profit attributable to the Bank's equity holders	13 953	9 475
Minority profit / (loss)	278	243
Net profit/(loss) per share (in CZK, annualized)	367,49	249,54

This document as well as presentation and comments of 4Q2012 results will be soon available at the Web site: <http://www.hemscott.com/>