

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 11th February 2016 at 7:00 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 of 31st December 2015:

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

CZK million

Assets	31 Dec 2015	31 Dec 2014
Cash and currents balances with national banks	128 336	152 903
Amounts due from banks	47 799	59 699
Financial assets at fair value through profit or loss	29 198	41 968
Loans and advances to customers, net	532 617	494 706
Securities available for sale	41 864	77 440
Investments held to maturity	67 083	76 519
Goodwill	3 752	3 752
Other assets	40 906	46 274
Total assets	891 555	953 261

Liabilities and shareholders' equity	31 Dec 2015	31 Dec 2014
Amounts due to banks	56 230	61 360
Amounts due to customers	666 407	701 867
<i>of which: Amounts due to customers of KB PS</i>	<i>0</i>	<i>40 164</i>
Financial liabilities at fair value through profit or loss	19 494	23 470
Securities issued	11 283	22 584
Subordinated debt	0	0
Other liabilities	31 913	34 487
Total liabilities	785 327	843 768
Shareholders' equity		
Share capital	19 005	19 005
Share premium and reserves	83 408	87 358
Minority interest	3 816	3 131
Total shareholders' equity	106 228	109 494
Total liabilities and shareholders' equity	891 555	953 261

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

CZK million

FY 2015

FY 2014

Net interest income	20 456	21 423
Net fees & commissions	6 956	6 752
Income from financial operations	2 610	2 385
Other income	109	116
Net banking income	30 131	30 677
Personnel expenses	-6 793	-6 784
General administrative expenses	-4 406	-4 489
Depreciation, impairment and disposal of fixed assets	-2 240	-1 791
Total operating expenses	-13 439	-13 065
Gross operating income	16 692	17 612
Provision for loan losses	-1 306	-1 271
Provision for losses on securities	0	0
Provision for other risks expenses	231	-25
Cost of risk	-1 075	-1 296
Net operating income	15 617	16 316
Net profit / (loss) from subsidiaries and associates	153	191
Share of profit of pension scheme beneficiaries	0	-508
Profit/(loss) before income taxes	15 770	15 999
Income taxes	-2 638	-2 669
Profit/(loss) for the period before minority interest	13 132	13 330
Profit attributable to the Bank's equity holders	12 758	12 954
Minority profit / (loss)	374	376
Net profit/(loss) per share (in CZK, annualized)	337,8	343,0