

Komerční banka Group

Financial results as of 31 March 2013

According to International Financial Reporting Standards, consolidated, unaudited

Prague, 7 May 2013

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 31 March 2013, 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

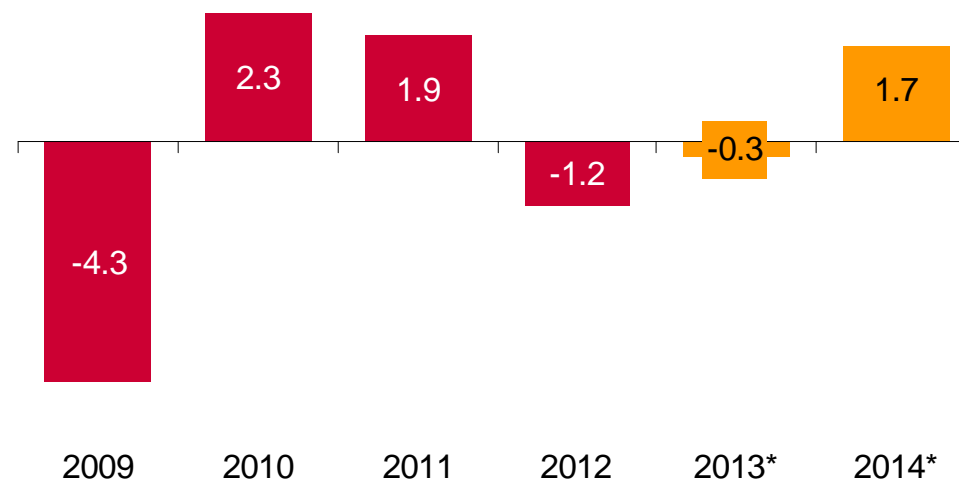
Agenda

■ Business results	4
■ Financial results	10
■ Loan Portfolio Quality and Cost of Risk	19
■ Appendix	23

Czech economy

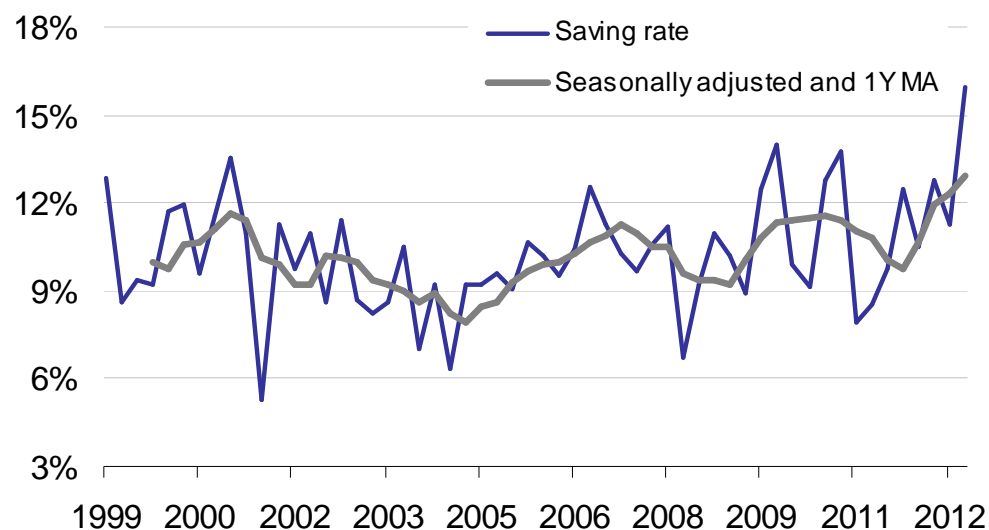
- Czech economy in recession since beginning of 2012. Estimated 1Q 2013 contraction by 0.2% QoQ*, upon neutral contribution from net exports and household consumption, still declining fixed investments and government spending
- Unemployment at 8.0% in March, up 1 p.p. YoY
- YoY CPI down to 1.7% in March, below CNB's forecast due to lack of demand or labour market pressure
- Low inflation allows CNB to keep 2W repo rate at 0.05%. Long-term rates commensurately low (10Y CZGB around 1.9% in March). Possibility of FX interventions mentioned in case of risk of deflation
- Low yield on sovereign debt helped Czech government exceed its own target again in fiscal consolidation. Public sector deficit in 2012 at 4.4% of GDP (o/w 1.5pp from one-off church restitutions), compared to 4.9% official projection

Real GDP outlook (YoY, %)



Source: CSO, 2013-2014* KB Economic & Strategy Research forecasts

Gross saving rate in the Czech economy



Source: KB, CSO

* KB estimates

Data source: Czech Statistical Office, CNB, KB

Key results as of 31 March 2013

- Gross volume of loans to clients expanded by 4.8% to CZK 472.3 billion
- Client deposits rose by 6.0% to CZK 598.7 billion
- Sufficient liquidity buffer, net loans-to-deposits ratio at 80.2% (excluding client assets in transformed pension fund)
- Solid capital adequacy, Basel II Core Tier 1 ratio at 14.9%
- Revenues decreased by 9.2% to CZK 7,614 million, influenced by positive one-offs booked last year, mainly due to low interest rates on the market and intense competition
- Operating expenditures diminished by 2.7% to CZK 3,116 million, thanks to new operational efficiencies. Operating cost-to-income ratio at good level of 40.9%
- Cost of risk declined by 25.2% to CZK 470 million as the good quality of the assets portfolio was maintained
- Attributable net profit decreased by 9.9% to CZK 3,146 million. Net profit excluding one-off items was down 8.7%

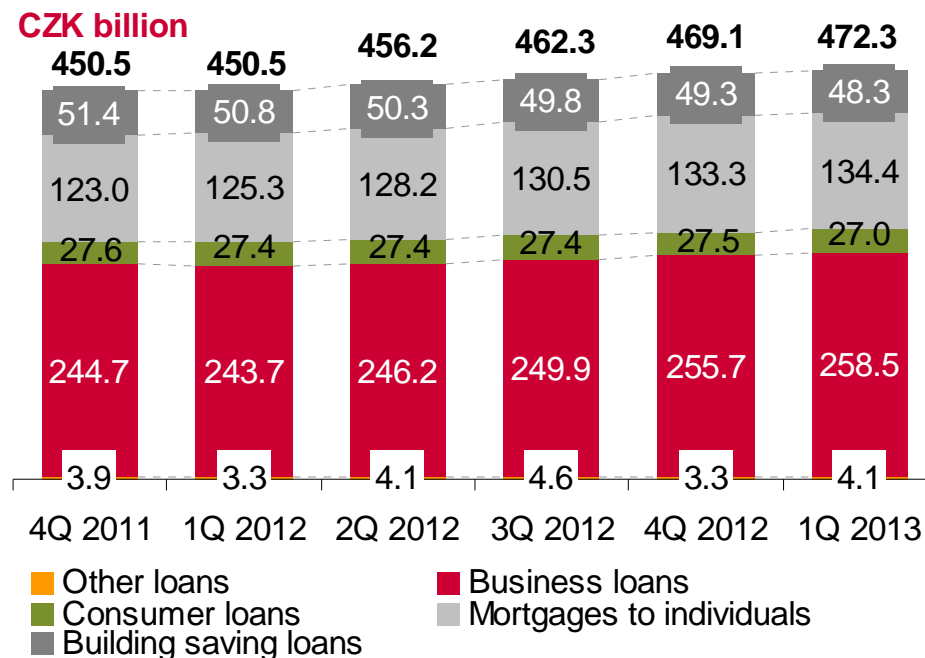
Note: year over year comparisons, results for the first three months of 2013

Business highlights

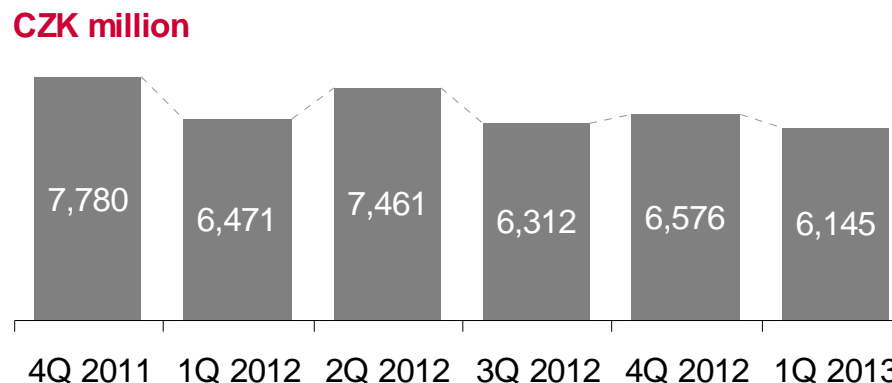
- Sustained expansion of lending driven mainly by mortgages and lending to large corporation
- Dynamic inflow of deposits from business clients attesting to KB's strong client relationships
- Strong growth in the volume of assets of individual clients in mutual funds, life insurance and pension funds, which provide alternative for investing in the low interest rate environment
- Launch of the new funds in the second and third pillar of the reformed pension system of the Czech Republic assists clients to strengthen their financial independence after they retire
- KB Group continues to bring its clients a number of innovations and improvements in products and services, such as new advantageous lending and savings products, broadening of MojeOdměny rewards as well as KB's corporate website optimised for smartphones and tablets
- KB will finance its SME clients' innovative projects under a guarantee agreement concluded with the European Investment Fund (EIF). Clients will be able to draw loans on more advantageous terms and with more permissive security requirements in total volume of up to CZK 2.5 billion
- Example of the quarter's deals: export financing for modernisation of locomotives of EUR 11 million to CZ LOKO, a Czech engineering company. The credit is insured by the EGAP export insurer
- For the third consecutive year, KB Penzijní společnost has been named in 2013 the best pension fund in the Czech Republic. The recognition came from *World Finance* magazine as well as from the *Global Banking and Finance Review* portal

Lending to clients

- Gross loans rose 4.8% YoY. QoQ +0.7%. Mortgages and loans to large corporations most dynamic in the portfolio
- Business loans up 6.1% YoY, of which:
 - Small businesses (KB) +2.7% to CZK 28.4 bil.
 - Corporations (KB) +6.4% to CZK 206.4 billion
 - Factoring KB +25.0% to CZK 3.3 billion
 - SGEF +5.0% to CZK 20.4 billion
- Mortgages to individuals up 7.3% YoY to CZK 134.4 billion
- Consumer loans provided by KB and ESSOX down by 1.3% YoY to CZK 27.0 billion
- Loans from Modrá pyramida down 4.9% YoY to CZK 48.3 billion, due to clients preferring mortgages
- Irrevocable off-balance sheet commitments down 0.7% YoY, QoQ +3.2% (to CZK 162.6 billion)

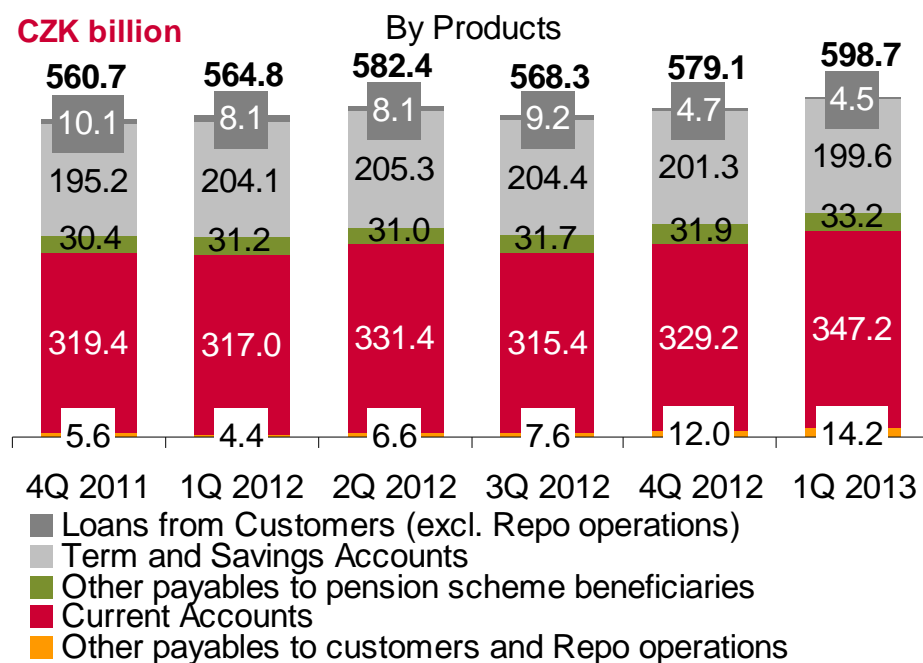
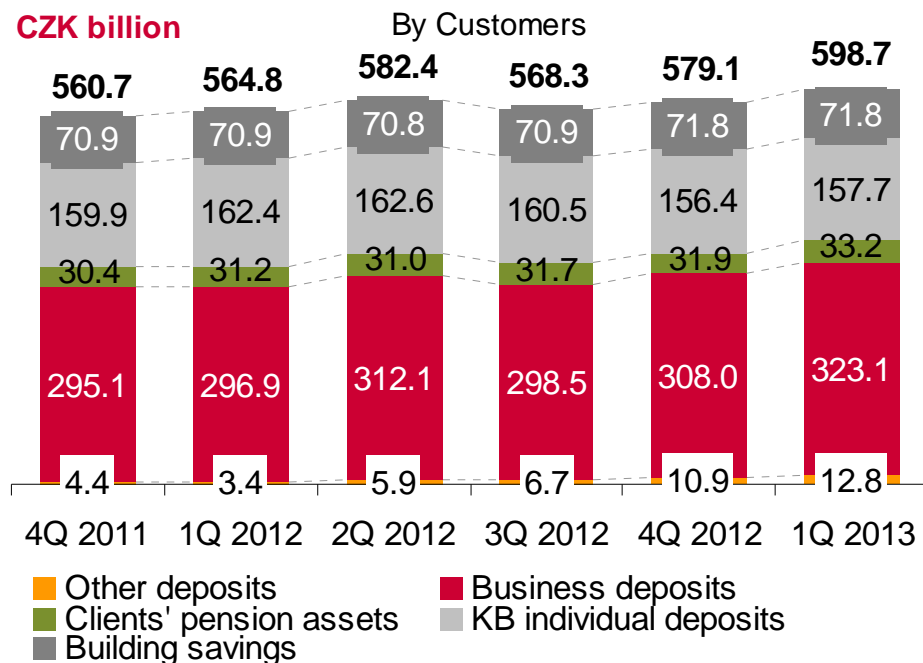


Sales volume of mortgages to individuals



Deposits and assets under management

- Group deposits +6.0% YoY (+4.4% YoY excluding repos with clients). QoQ +3.4%
- Volumes on current accounts rose by 9.5% to CZK 347.2 billion
- KB (bank) deposits from individuals decreased by 2.9% YoY to CZK 157.7 billion
- Deposits from business clients increased by 8.8% YoY to CZK 323.1 billion
- Clients' pension assets in Transformed Fund grew by 6.7% YoY to CZK 33.2 billion
- MPSS deposits up 1.2% YoY to CZK 71.8 bil.
- KP life insurance technical reserves up 19.5% YoY to CZK 30.0 billion
- AUM in mutual funds (sold through KB) increased by 20.8% YoY to CZK 29.9 billion



Agenda

■ Business results	4
■ Financial results	10
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■ Appendix	23

Consolidated financial results

Profit and Loss Statement	1Q 2012	1Q 2012	1Q 2013	Change	Change
	Reported	Recurring	Reported = Recurring	YoY Reported	YoY Recurring
(CZK million, unaudited)					
Net interest income	5,548	5,548	5,259	-5.2%	-5.2%
Net fees & commissions	1,797	1,819	1,725	-4.0%	-5.2%
Income from financial operations	1,018	758	597	-41.4%	-21.2%
Other income	27	27	33	22.2%	22.2%
Net banking income	8,390	8,152	7,614	-9.2%	-6.6%
Personnel expenses	-1,675	-1,675	-1,634	-2.4%	-2.4%
General administrative expenses	-1,127	-1,127	-1,044	-7.4%	-7.4%
Depreciation, impairment and disposal of fixed assets	-401	-401	-438	9.2%	9.2%
Operating costs	-3,202	-3,202	-3,116	-2.7%	-2.7%
Gross operating income	5,188	4,950	4,498	-13.3%	-9.1%
Provisions for securities	0	0	0	n.a.	n.a.
Provisions for loans losses and other risks	-628	-628	-470	-25.2%	-25.2%
Cost of risk	-628	-628	-470	-25.2%	-25.2%
Net operating income	4,560	4,322	4,027	-11.7%	-6.8%
Profit on subsidiaries and associates	26	26	35	34.6%	34.6%
Share of profit of pension scheme beneficiaries	-316	-124	-133	-57.9%	7.5%
Profit before income taxes	4,270	4,224	3,929	-8.0%	-7.0%
Income taxes	-719	-719	-705	-1.9%	-1.9%
Net profit	3,551	3,505	3,224	-9.2%	-8.0%
Minority profit/(loss)	61	61	78	27.9%	27.9%
Net profit attributable to equity holders	3,490	3,444	3,146	-9.9%	-8.7%

Note: "Recurring" results have been adjusted for the following one-off items: 1Q 2013 - none, 1Q 2012 – sale of bonds in PF KB (impact on net profit CZK 39 mil.), amortisation of client acquisition commissions in PF KB (CZK 7 mil.)

Consolidated statement of financial position

Balance Sheet (CZK million, unaudited)	31 Mar 2012	31 Dec 2012	31 Mar 2013	Change YoY	Change YtD
Assets	753,552	786,836	811,032	7.6%	3.1%
Cash and balances with central bank	12,084	28,057	51,452	325.8%	83.4%
Amounts due from banks	101,944	64,111	67,130	-34.2%	4.7%
Loans and advances to customers (net)	433,878	451,547	454,052	4.6%	0.6%
Securities and trading derivatives	168,097	196,706	193,195	14.9%	-1.8%
Other assets	37,548	46,415	45,204	20.4%	-2.6%
Liabilities and shareholders' equity	753,552	786,836	811,032	7.6%	3.1%
Amounts due to banks	37,940	38,901	33,766	-11.0%	-13.2%
Amounts due to customers	564,773	579,067	598,735	6.0%	3.4%
Securities issued	18,490	19,624	22,834	23.5%	16.4%
Other liabilities	46,157	48,705	53,087	15.0%	9.0%
Subordinated debt	0	0	0	n.a.	n.a.
Shareholders' equity	86,191	100,538	102,611	19.1%	2.1%

Financial ratios

Key ratios and indicators (year-to-date)	31 Mar 2012	31 Dec 2012	31 Mar 2013	Change YoY
Capital adequacy (Basel II)	13.6%	14.7%	14.9%	▲
Tier 1 ratio (Basel II)	13.6%	14.7%	14.9%	▲
Total capital requirement (CZK billion)	29.2	29.3	28.9	-1.2%
Capital requirement for credit risk (CZK billion)	24.6	24.7	24.4	-1.1%
Net interest margin (NII/Av. interest bearing assets), annualised	3.2%	3.1%	2.9%	▼
Loans (net) / deposits ratio	76.8%	78.0%	75.8%	▼
Loans (net) / deposits ratio excl. TF client assets	81.0%	82.5%	80.2%	▼
Cost / income ratio	38.2%	41.3%	40.9%	▲
Return on average equity (ROAE), annualised	17.2%	15.8%	12.7%	▼
Adjusted return on average equity (adjusted ROAE), annualised*	20.2%	19.6%	16.3%	▼
Return on average assets (ROAA), annualised	1.9%	1.8%	1.6%	▼
Earnings per share (CZK), annualised	370	369	333	-9.9%
Average number of employees during the period	8,803	8,758	8,637	-1.9%

* Adjusted ROAE is computed as Net profit attributable to equity holders divided by (Average Group shareholders' equity w/o Minority equity, Cash flow hedging and revaluation of AFS securities)

Shareholders' equity

Development year-to-date

Total shareholders' equity
as of 31 December 2012

+2,073



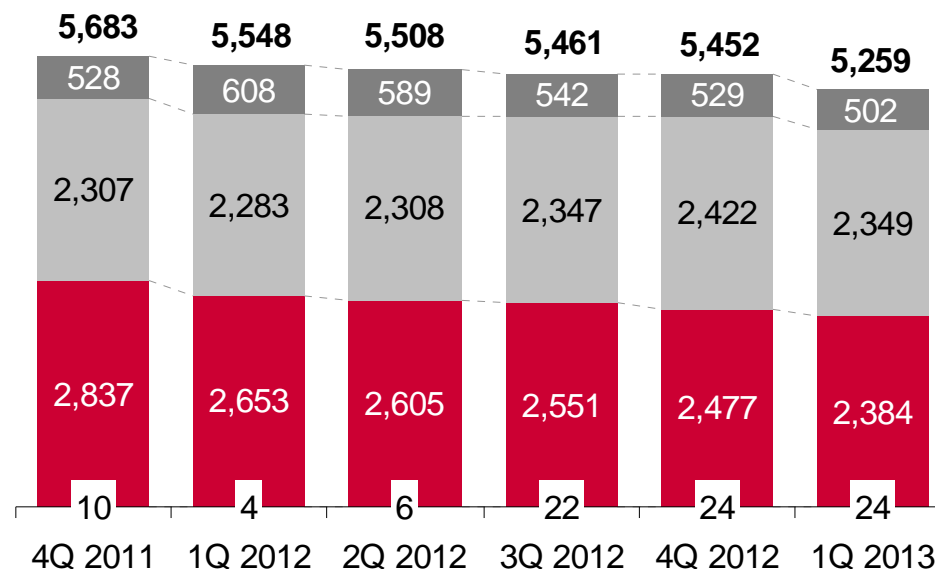
Total shareholders' equity
as of 31 March 2013

Shareholders' equity	31/12/2012	1/1/2013	Increase	Decrease	31/3/2013
Share capital	19,005	19,005			19,005
Capital and reserve funds	42,181	56,135	22		56,157
- Retained earnings, reserve funds and dividends	42,906	56,861	22		56,883
- Treasury shares	-726	-726			-726
Current year attributable net profit	13,954	0	3,146		3,146
Cash flow hedge	14,271	14,271		-74	14,197
AFS securities' fair value changes	8,118	8,118		-1,113	7,006
Others	240	240	12		252
Minority equity	2,769	2,769	79		2,848
Total Shareholders' equity	100,538	100,538	3,259	-1,186	102,611
Equity for adjusted ROAE calculation*	71,362	71,362	5,608		76,970

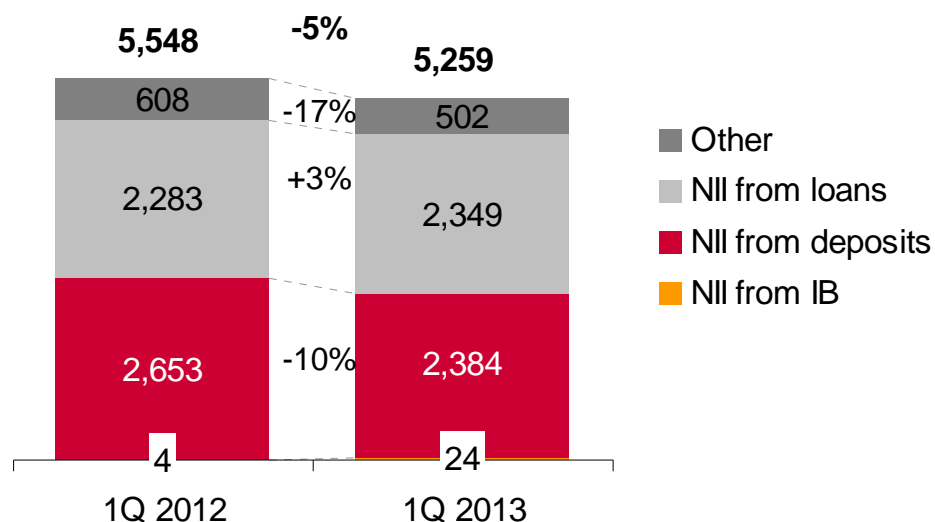
* Average Group shareholders' equity w/o Minority equity, Cash flow hedging and revaluation of AFS securities

Net interest income

- NII in 1Q 2013 down by 5.2% YoY. 1Q down by 3.5% QoQ
- NII from loans – up thanks to growth of volumes. Spreads on lending to businesses under competitive pressure. Rising share of relatively lower-spread loans (mortgages, corporate loans)
- NII from deposits – decreasing yield from reinvestment of deposits due to low market interest rates. Limited opportunities for profitable reinvestment of new inflows. Tight competition not allowing full adjustment of client rates
- Costs of funds and loan management of mortgages and consumer loans offered from 2013 covered by single price in the form of interest rate
- NII from other – lower yield on reinvestment of capital due to low interest rates. YoY and QoQ impact from Greek PSI and sales of foreign sovereign bonds in 1H 2012 and in 1Q 2013



CZK million

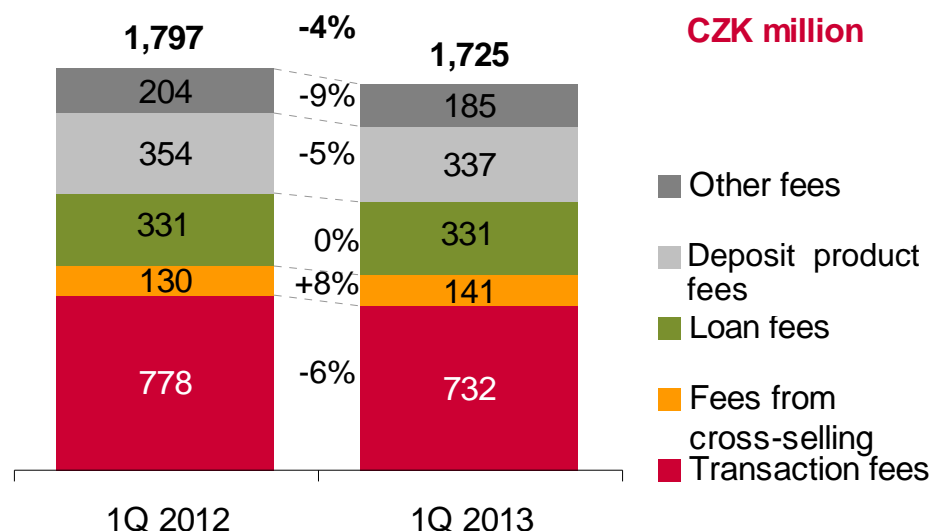
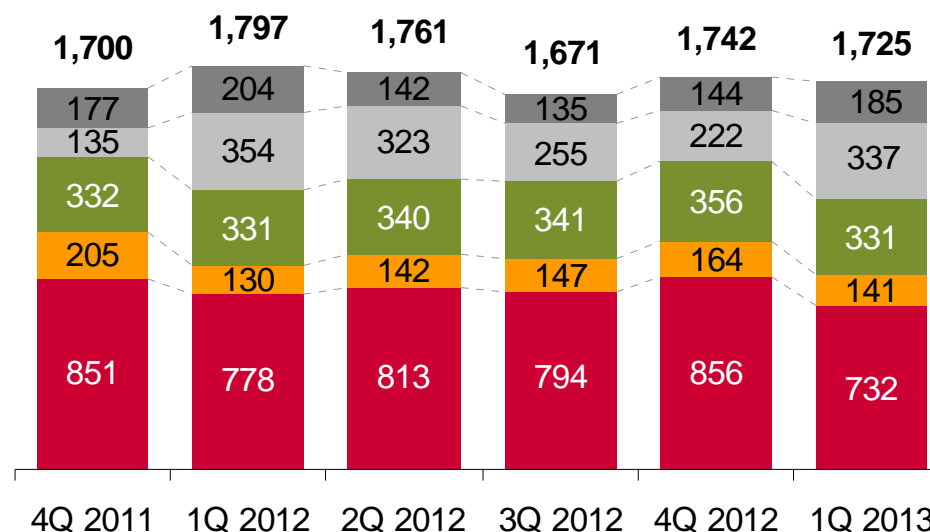


Net fees and commissions

- NFC in 1Q 2013 down by 4.0% YoY. 1Q down 1.0% QoQ
- Deposit product fees – Impacted by 2012 client acquisition costs in pension fund and from 2013 newly reported fees for management of assets in pension funds

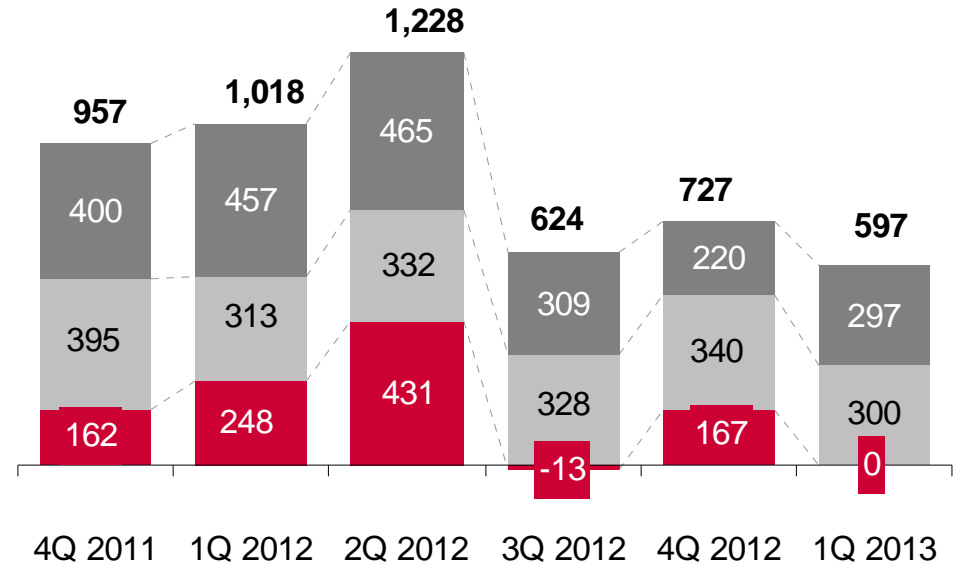
Marginally lower income from account maintenance upon continuing transition to new packages with rewards

- Loan fees – influenced by new retail loans pricing policy - remuneration only by interest rate - since beginning of 2013
- Fees from cross-selling – solid pick-up in revenues from life insurance and mutual funds reflecting growing volumes under management
- Transaction fees – decline due to lower average prices and weaker economic activity
- Other fees – better fees for loan syndications, weaker trade finance

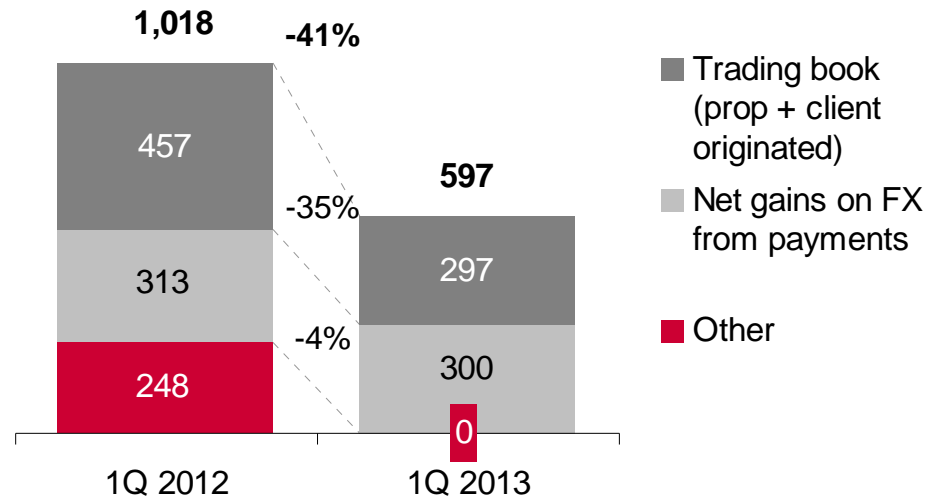


Net profit from financial operations

- Net profit from financial operations in 1Q 2013 down by 41.4% YoY. 1Q down 17.9% QoQ
- YoY and QoQ comparison affected by exceptional gains from adjustment of pension fund portfolio and by credit value adjustment to certain IR derivatives booked in 4Q2012
- Sustained demand for FX hedging reflecting volatility of CZK. Demand for IR hedging relatively low due to expectation of interest rates staying low
- Comparably lower income from proprietary positions
- Net gains from FX payments reflect lower export and import turnover and declining average spreads

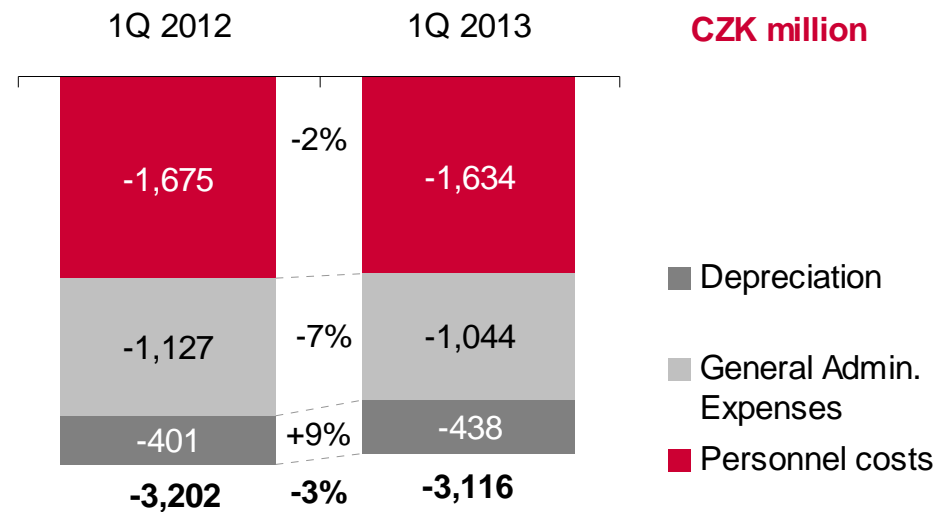
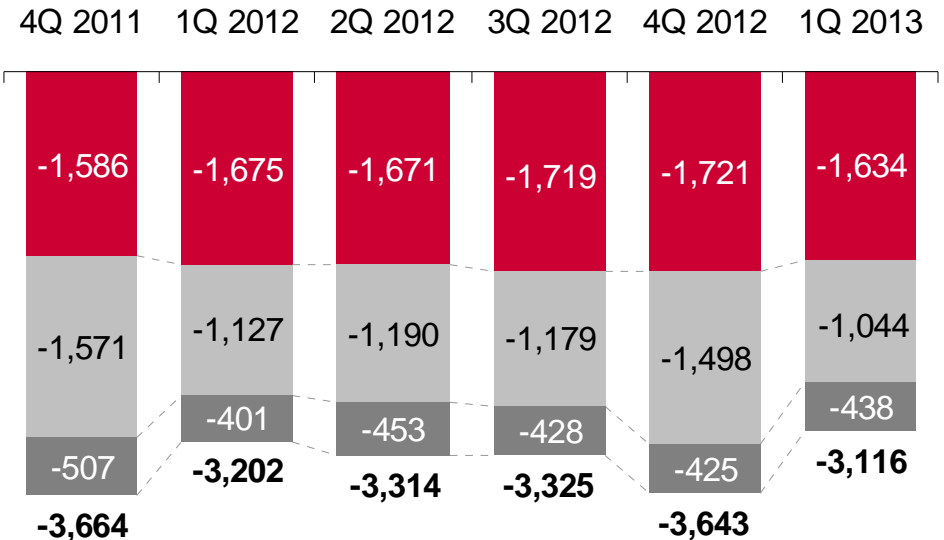


CZK million



Operating costs

- OPEX in 1Q 2013 down by 2.7% YoY. 1Q down by 14.5% QoQ
- Personnel costs in 1Q 2013 decreased by 2.4% YoY, driven by lower number of employees by 1.9% and partial release of accrual for bonuses
- General administrative expenses declined by 7.4% YoY. Across the board savings YoY, main contribution from lower marketing, telecom services and real estate costs
- QoQ decrease in GAE by 30.3% driven mainly by seasonal marketing and costs related to moving into new HQ building in 4Q 2012
- Depreciation & Amortisation increased by 9.2% YoY due to implementation of new and improved software applications and due to low base of comparison from 1Q 2012



CZK million

■ Depreciation

■ General Admin. Expenses

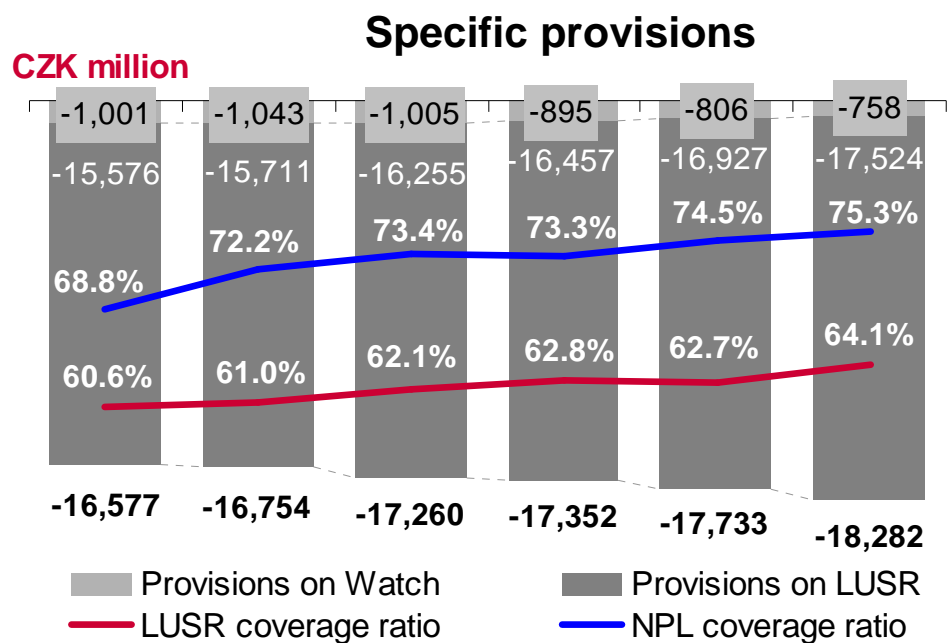
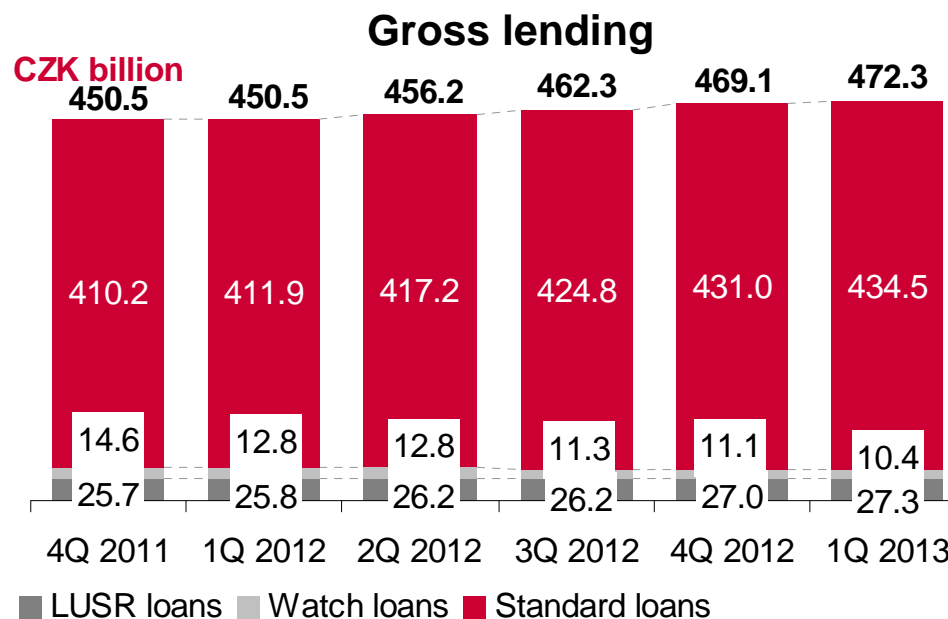
■ Personnel costs

Agenda

■ Business results	4
■ Financial results	10
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■ Appendix	23

Loan quality

- Loan exposure +4.8% YoY, +0.7% QoQ
- Share of Standard and Watch loan exposure stable at 94.2% (94.2% in 4Q 2012)
- Share of LUSR exposure stable at 5.8% (5.8% in 4Q 2012). QoQ increase of LUSR exposure by 1.1% driven by corporate exposures
- Stable share of NPL exposure at 3.9% (3.8% in 4Q 2012). QoQ increase of NPL exposure to CZK 18.5 billion (CZK 18.0 billion in 4Q 2012) driven by several corporate clients
- Slight increase in both LUSR and NPL provision coverage ratio

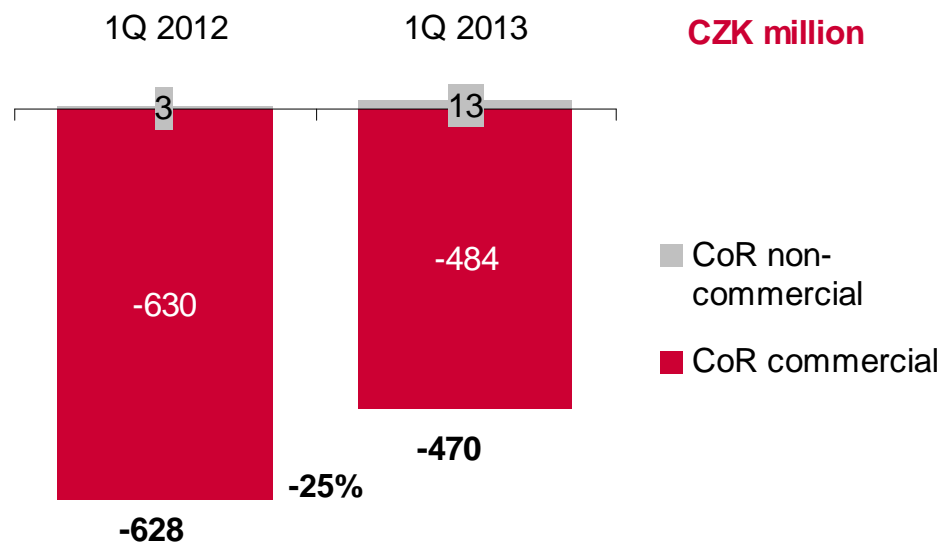
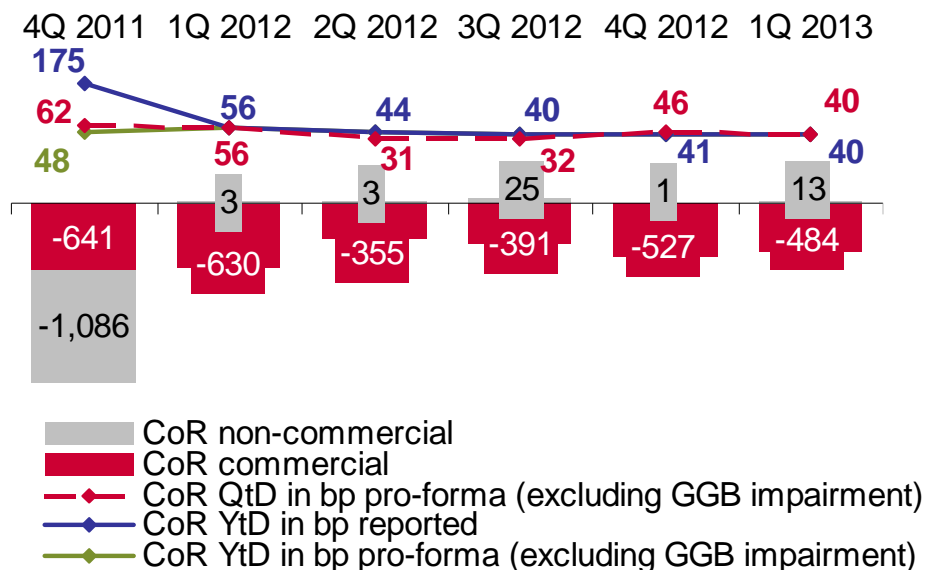


Cost of risk

- Stable 1Q 2013 cost of risk at CZK 0.5 billion compared to 4Q 2012
- YoY commercial cost of risk decreased by 25% mainly thanks to improvement on mortgages to Individuals supported by lower net creation on Corporates
- 1Q 2013 contribution to cost of risk by KB group entities: KB 79%, ESSOX 11%, Modrá pyramida 7%, SGEF 2%, Factoring KB 1%

Note: income from written-off receivables included into commercial cost of risk since 1Q 2012. Results have not been restated retrospectively.

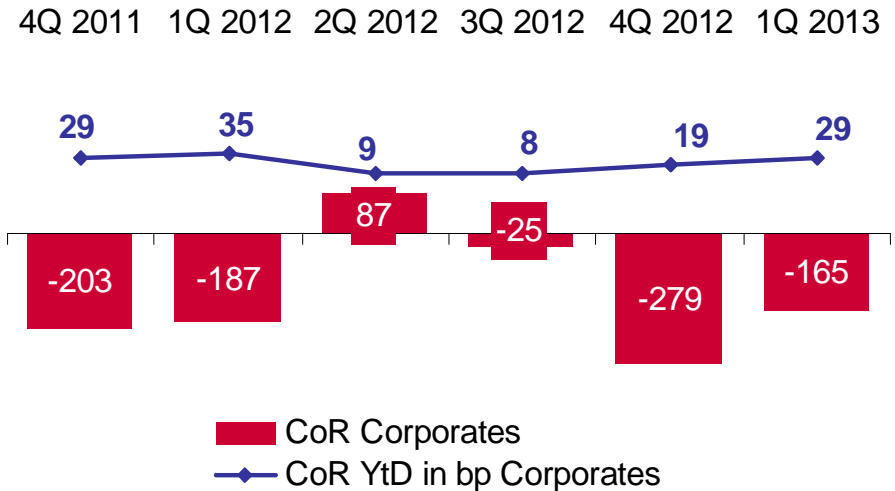
Total Cost of Risk development



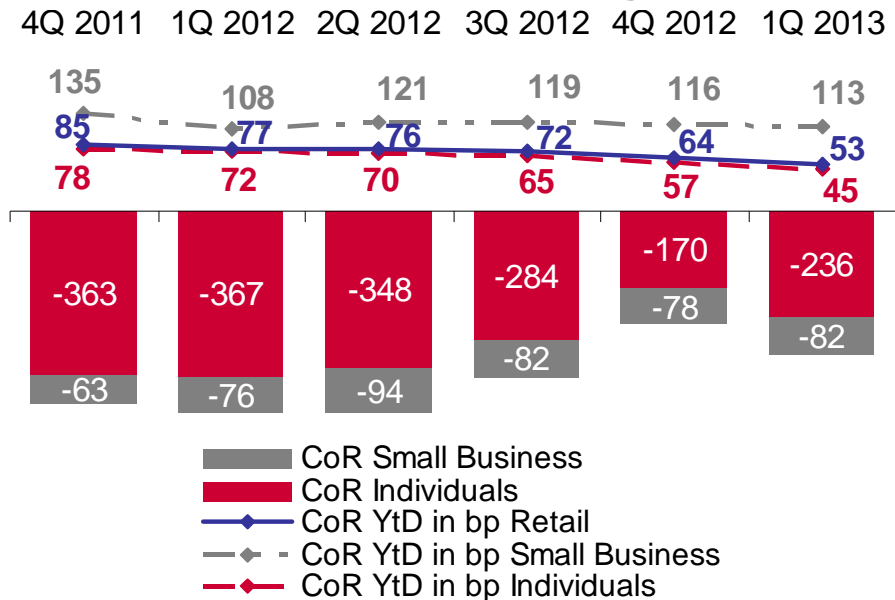
Commercial cost of risk - zoom on client segments

- YoY corporate cost of risk down to 29 bps from 35 bps in 1Q 2012 mainly thanks to the lower inflow into default
- 1Q 2013 corporate cost of risk without major large exposures impacts
- YoY retail cost of risk down to 53 bps from 77 bps in 1Q 2012 driven by improved mortgages
- QoQ increase in retail cost of risk driven mainly by exceptionally low creation on consumer lending in 4Q 2012

KB Group – Corporate Segments



KB Group – Retail Segments



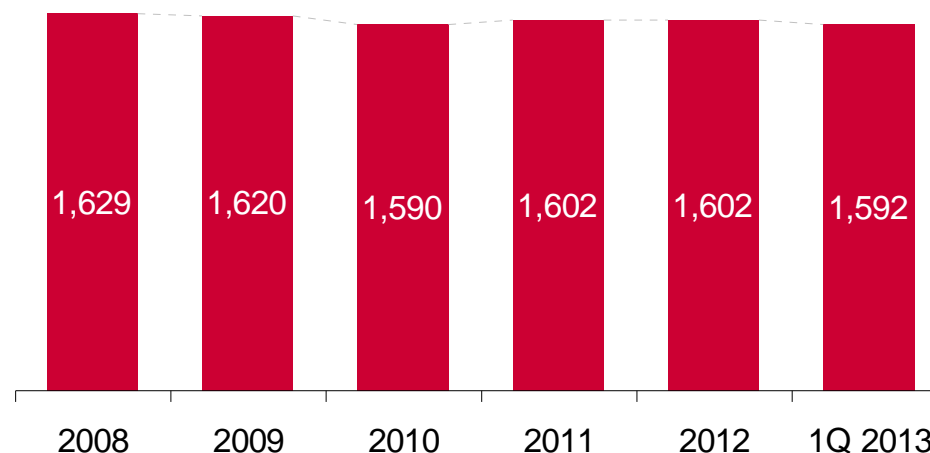
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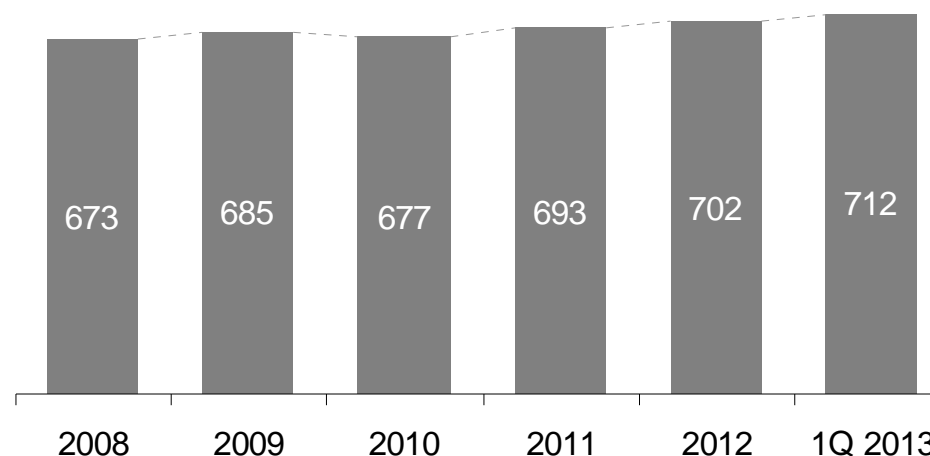
Number of clients and distribution network

- KB Group's 2.5 million clients, of which
 - KB bank 1,592,000 clients (-0%)
 - MPSS 597,000 clients (-7%)
 - KBPS 566,000 clients (+10%)
 - ESSOX 260,000 active clients (-8%)
- Network
 - 398 branches for retail clients, 10 corporate divisions and 4 divisions for large corporate clients in CZ, 1 in Slovakia
 - 712 ATMs
 - MPSS: 213 points of sale; 1,147 sales agents (of which 717 full-time professionals)
 - SGEF: 7 branches in CZ, 2 in Slovakia
- Direct Channels
 - 1,124,000 clients (i.e. 71% of KB client base) using direct banking channels
 - Two call centres, internet and mobile banking

Number of bank clients (ths., CZ)



Number of ATMs



Consolidated financial results

Profit and Loss Statement (CZK million, unaudited)	1Q 2012	4Q 2012	1Q 2013	Change YoY	Change QoQ
Net interest income	5,548	5,452	5,259	-5.2%	-3.5%
Net fees & commissions	1,797	1,742	1,725	-4.0%	-1.0%
Income from financial operations	1,018	727	597	-41.4%	-17.9%
Other income	27	30	33	22.2%	10.0%
Net banking income	8,390	7,951	7,614	-9.2%	-4.2%
Personnel expenses	-1,675	-1,721	-1,634	-2.4%	-5.1%
General administrative expenses	-1,127	-1,498	-1,044	-7.4%	-30.3%
Depreciation, impairment and disposal of fixed assets	-401	-425	-438	9.2%	3.1%
Operating costs	-3,202	-3,643	-3,116	-2.7%	-14.5%
Gross operating income	5,188	4,308	4,498	-13.3%	4.4%
Provisions for securities	0	0	0	n.a.	n.a.
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Net operating income	4,560	3,782	4,027	-11.7%	6.5%
Profit on subsidiaries and associates	26	31	35	34.6%	12.9%
Share of profit of pension scheme beneficiaries	-316	-62	-133	-57.9%	114.5%
Profit before income taxes	4,270	3,751	3,929	-8.0%	4.7%
Income taxes	-719	-634	-705	-1.9%	11.2%
Net profit	3,551	3,118	3,224	-9.2%	3.4%
Minority profit/(loss)	61	83	78	27.9%	-6.0%
Net profit attributable to equity holders	3,490	3,035	3,146	-9.9%	3.7%

KB consolidated group

Pension insurance	KB Penzijní společnost (100%)	Asset management company for Transformed Fund (pension fund with 566,000 clients) and for new pension funds in 2nd and 3rd pillars of the Czech pension system
Building society	Modrá pyramida stavební spořitelna (100%)	#2 largest building savings bank according to loan volume with 597,000 clients and 1,147 strong agent distribution network
Consumer credit	ESSOX (50.93%)	Consumer credit and car finance company. #4 non-bank consumer loan provider in the Czech Republic
Insurance	Komerční pojišťovna (49%)	Universal insurance company focused on life insurance
Corporate services	KB, branch in Slovakia	The Slovak business division focuses on serving large corporate clients
	Factoring KB (100%)	#4 on the Czech factoring market, offering domestic, foreign and reverse factoring
	SGEF Czech Republic (50.1%)	Leading provider of asset-backed financing in the Czech Republic and also active in Slovakia

Business performance of subsidiaries 1/2

		1Q 2012	1Q 2013	Change YoY
MPSS	Volume of new loans (CZK million)	1,039	791	-24%
	Volume of total loans (gross, CZK million)	50,763	48,285	-5%
	Target volume of new contracts (CZK million)	6,602	6,653	1%
	Volume of deposits (CZK million)	70,917	71,775	1%
	Average number of FTEs	365	341	-7%
	Number of points of sale	226	213	-6%
KB PS	Number of new contracts	32,293	4,830	n.m.*
	Number of clients	515,150	565,637	10%
	Assets under management (CZK million)	31,155	33,222	7%
	of which in transformed fund	31,155	33,210	7%
	Average number of FTEs	57	53	-7%
ESSOX	Volume of new contracts (CZK million)	1,089	1,054	-3%
	Volume of total loans (gross, CZK million)	9,508	9,309	-2%
	Average number of FTEs	352	341	-3%

* As part of the pension reform, entry into the old pension funds was possible until November 2012. Since January 2013, the clients may join the new funds of Individual savings (2nd pillar) and/or Supplemental pension savings (3rd pillar)

Business performance of subsidiaries 2/2

		1Q 2012	1Q 2013	Change YoY
Factoring KB	Factoring turnover (CZK million)	4,052	5,403	33%
	Volume of total financing (gross, CZK million)	2,630	3,287	25%
	Average number of FTEs	40	41	2%
KP	Newly concluded policies (number)	222,426	162,771	-27%
	of which in life insurance	31,176	25,756	-17%
	of which in non-life insurance	191,250	137,015	-28%
	Premium written (CZK million)	1,755	2,228	27%
	of which in life insurance	1,605	2,069	29%
	of which in non-life insurance	149	159	6%
	Average number of FTEs	151	154	2%
SGEF	Volume of new loans (CZK million)	1,681	1,725	3%
	Volume of total loans (gross, CZK million)	19,424	20,400	5%
	Average number of FTEs	119	118	-1%

Standalone results of KB group companies and associated undertakings

	Account. standards	Share of KB	Net Profit	YoY	Equity	YoY	Assets	YoY
CZK million								
KB	IFRS	100%	2,942	-0.8%	89,331	17.2%	715,394	8.3%
- o/w KB branch in Slovakia	IFRS	100%	33	-25.0%	n.a.	n.a.	19,387	26.8%
ESSOX, s.r.o.	IFRS	50.93%	120	29.0%	3,340	10.2%	9,776	0.6%
Factoring KB, a.s.	CAS	100%	8	14.3%	1,597	5.6%	4,576	18.2%
KB Penzijní společnost, a.s.	CAS	100%	-23	n.a.	660	n.a.	776	n.a.
Bastion European Investments S.A.	IFRS	100%	22	-4.3%	3,259	1.6%	6,338	1.7%
Komerční pojišťovna, a.s.	IFRS	49%	71	34.0%	2,098	27.2%	36,534	27.1%
Modrá pyramida SS, a.s.	IFRS	100%	289	-0.7%	8,356	20.5%	81,997	-0.9%
SG Equipment Finance ČR s.r.o.	IFRS	50.1%	70	9.4%	2,251	6.2%	24,118	11.7%
KB Real Estate, s.r.o.	IFRS	100%	-1	n.a.	494	n.a.	1,137	n.a.
Protos	IFRS	90%	71	2.9%	13,992	5.0%	14,042	5.1%
Czech Banking Credit Bureau	CAS	20%	3	0.0%	8	14.3%	33	-23.3%

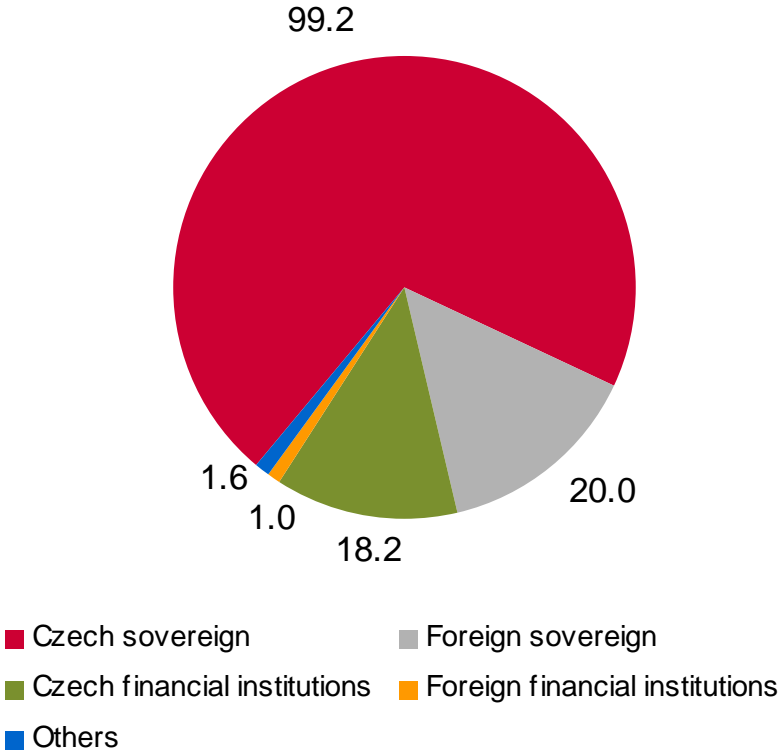
Note: Fully consolidated companies are: Essox, Factoring, KB PS, Bastion, Modra pyramida, SGEF CR, KB Real Estate and Protos. CBCB is not consolidated.

Securities portfolio in the banking book

CZK billion

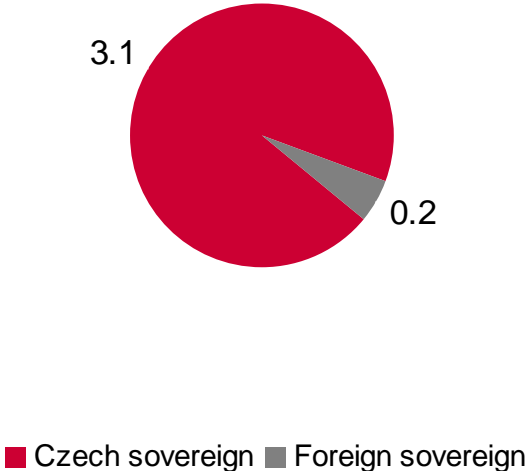
Available-for-sale portfolio

CZK 140.1 billion



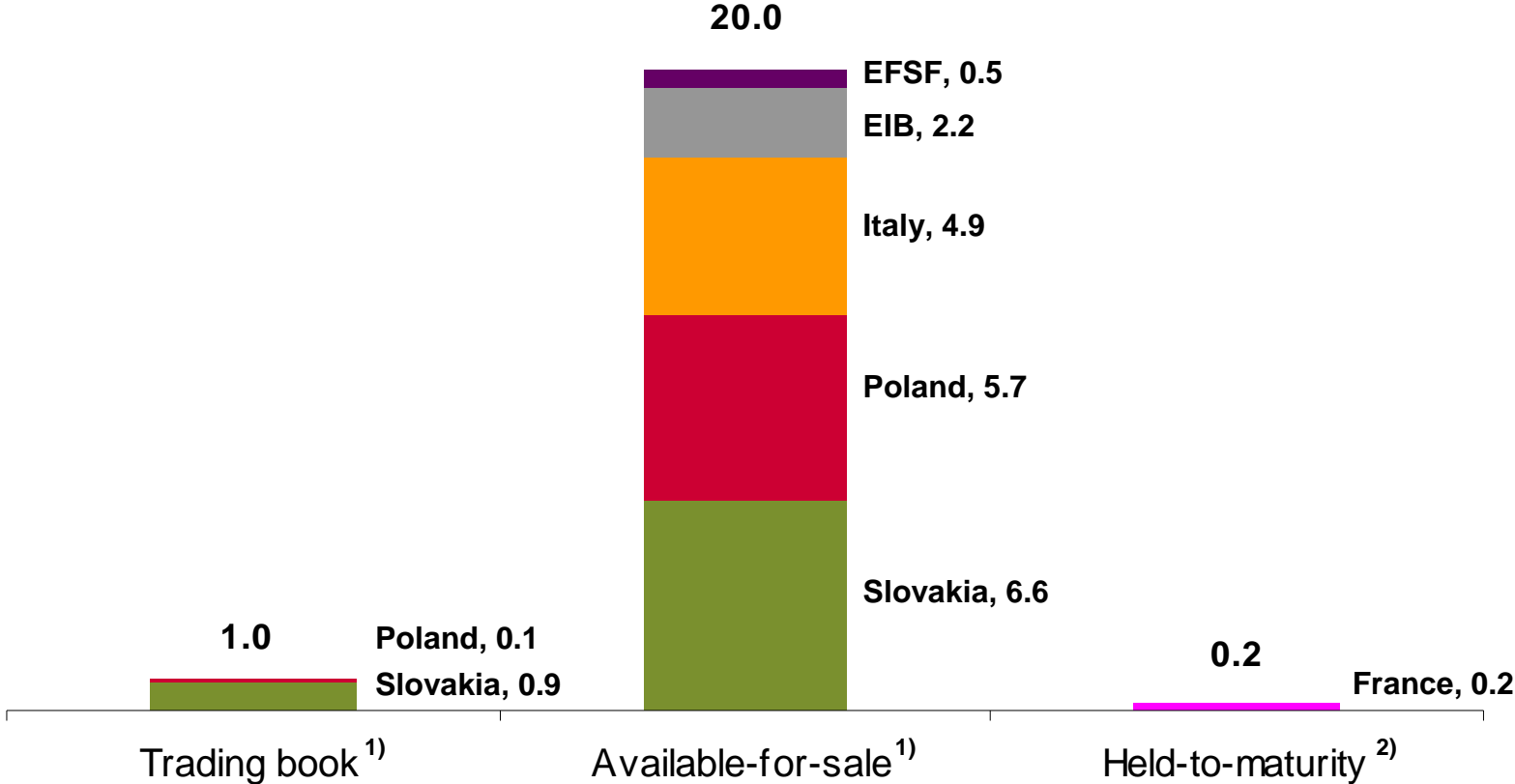
Held-to-maturity portfolio

CZK 3.3 billion



Foreign sovereign exposure

CZK billion



Measurement at [1] fair value; [2] amortized cost

Macroeconomic environment – Czech Republic

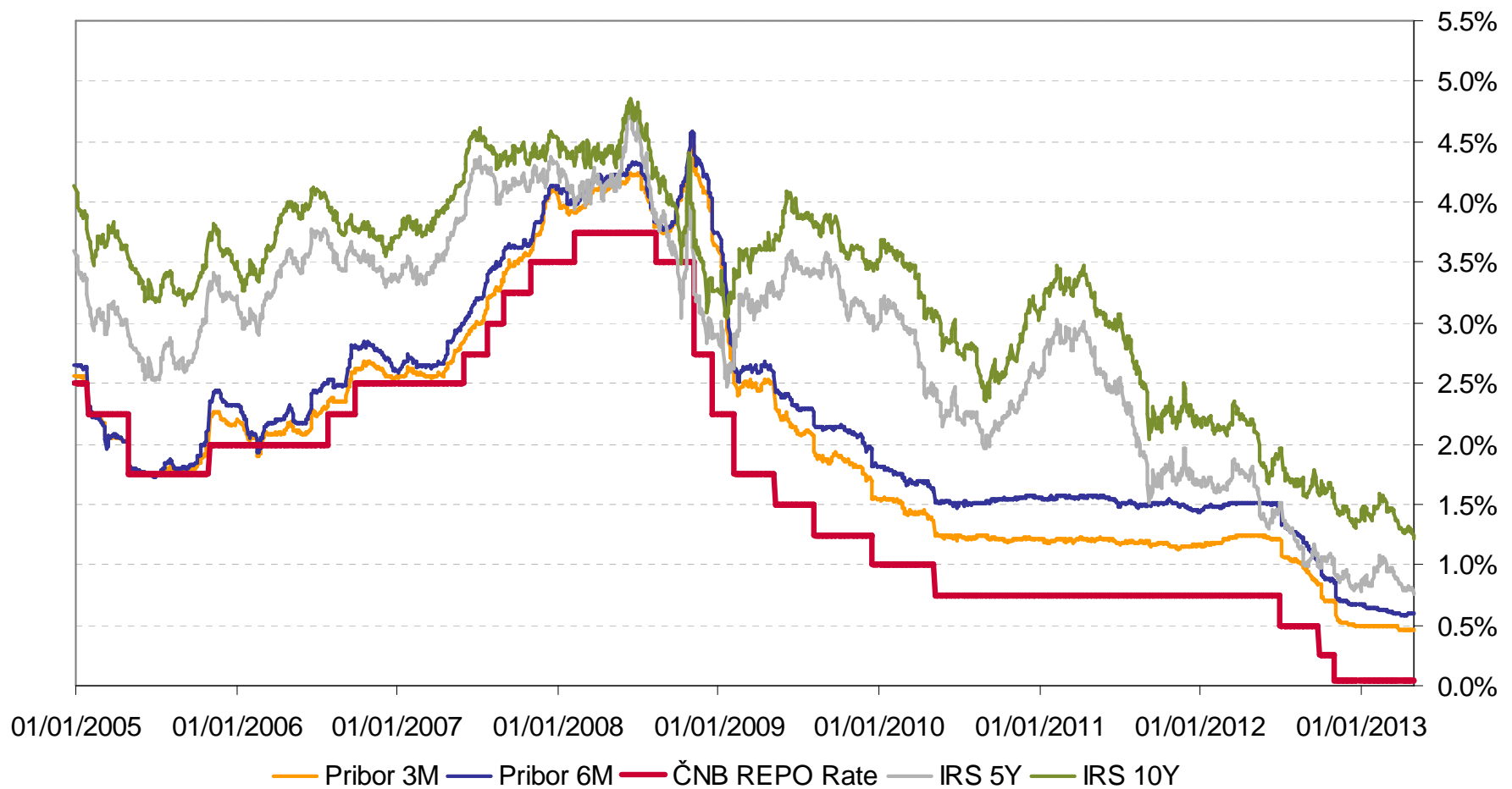
Macroeconomic Indicators	2009	2010	2011	2012	2013*	2014*
Real GDP (% , average)	-4.3	2.3	1.9	-1.2	-0.3	1.7
Inflation (% , average)	1.0	1.5	1.9	3.3	1.5	1.4
Household consumption (% , average)	0.3	0.9	0.7	-3.5	-0.1	1.7
Unemployment (% , av., MLSA meth.)	6.4	7.0	6.6	6.8	7.9	8.1
M2 (% , average)	6.2	4.0	3.4	6.0	4.2	4.7
3M PRIBOR (% , average)	2.2	1.3	1.2	1.0	0.5	0.5
Potential of the market **	2009	2010	2011	2012	2013*	2014*
Loans / GDP (year-end)	55.9	57.3	60.0	61.4	63.5	64.7
Real estate loans / GDP (year-end)	18.2	19.2	20.1	21.1	22.1	22.5
Deposits / GDP (year-end)	71.7	73.4	75.9	81.4	83.0	82.3
Household loans / GDP (year-end)	24.3	25.7	26.7	27.6	28.6	29.2

* *KB estimate*

** *Banking sector*

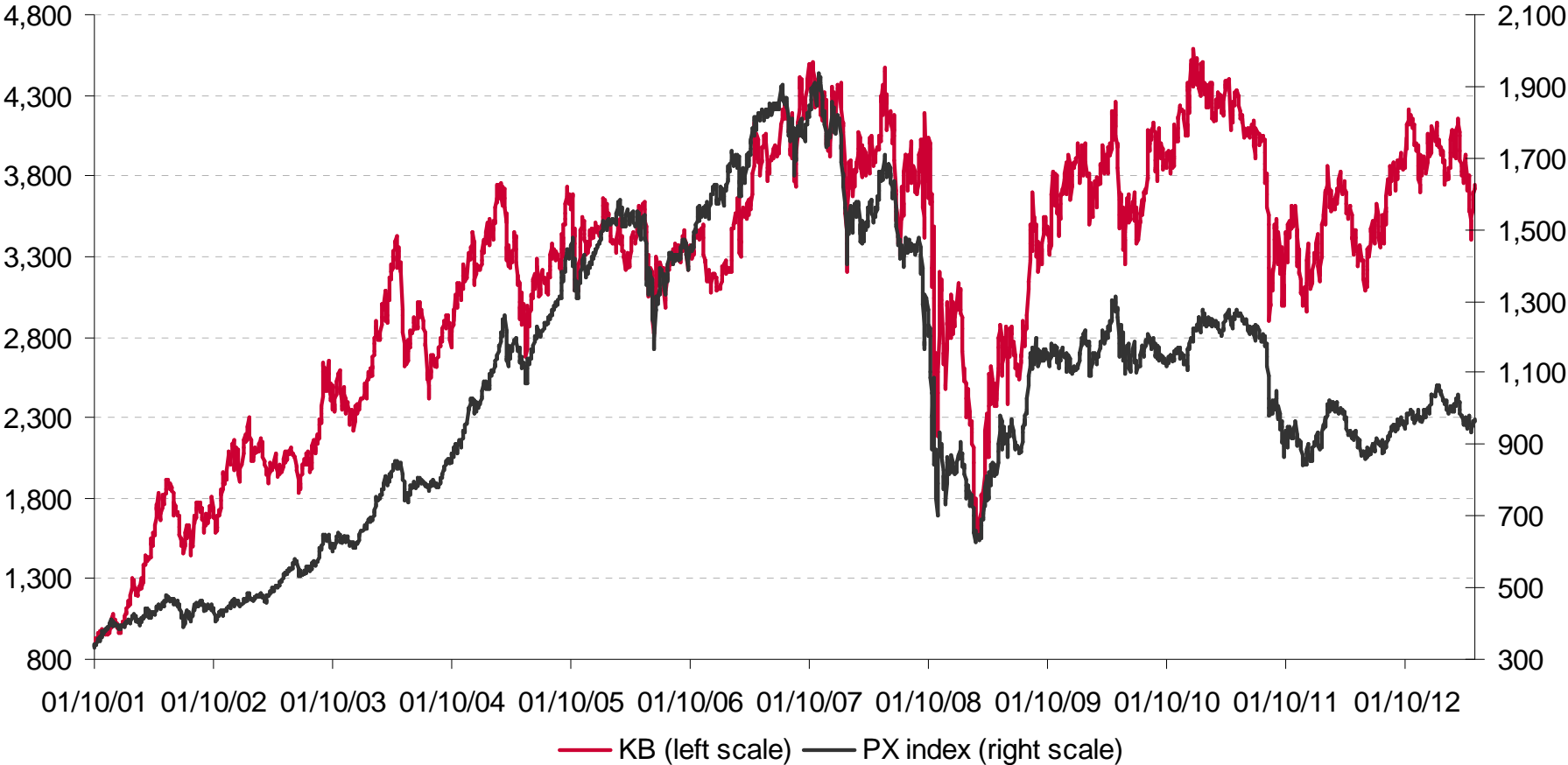
Interest rates evolution

(for the period 1 January 2005 – 30 April 2013)



Development of KB's share price and PX Index

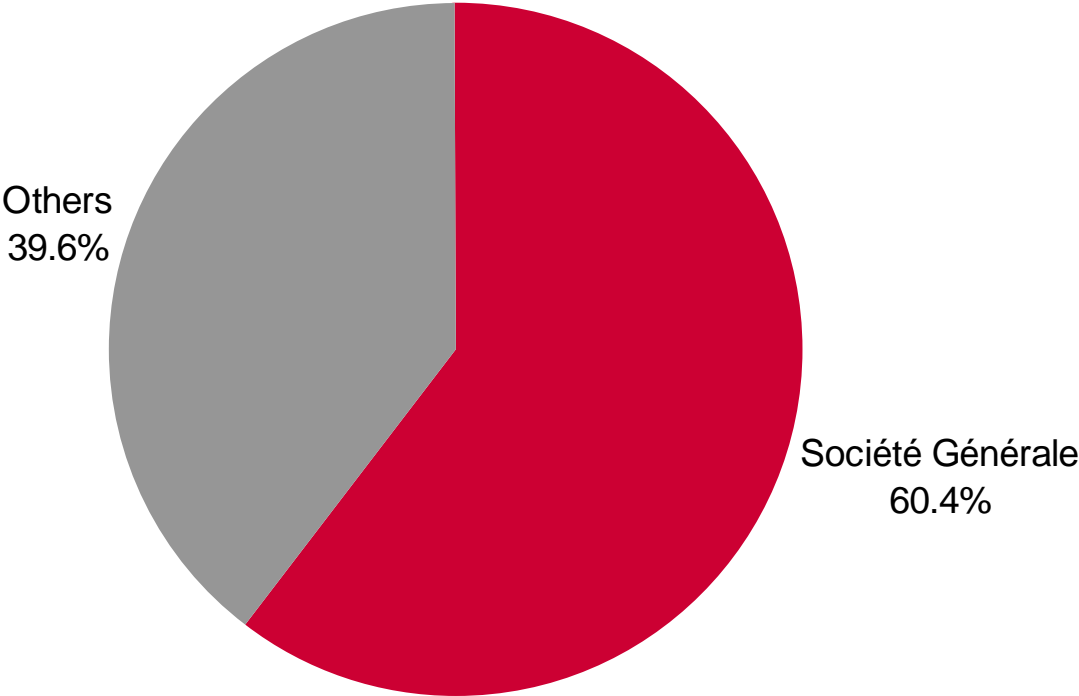
(for the period 1 October 2001 – 30 April 2013)



KB shareholders

As of 31 March 2013

Shares on registered capital according to excerpt from the Securities centre



As of 31 March 2013, KB held 238,672 own shares in treasury, representing 0.63% stake on registered capital.



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