

# KOMERCNI BANKA

ISIN: CZ0008019106 WKN: - Asset Class: **Stock**

## Company

2024/05/06 16:23:10



Price  
**781.00**  
CZK

Difference -0.64%(-5.00)



## Contact Details

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## Company Profile

Komerční banka, a.s. engages in the provision of retail and commercial banking services. It operates through the following business segments: Retail Banking, Corporate Banking, Investment Banking, and Others. The Retail Banking segment provides products and services to individuals, predominantly current and savings accounts, term deposits, building savings, pension insurance, overdrafts, credit card loans, personal loans, and mortgages. The Corporate Banking segment offers current accounts, term deposits, revolving loans, business loans, mortgages, leases, foreign currency and derivative products, syndicated and export financing, and guarantee transactions to corporate entities. The Investment Banking segment involves trading in financial instruments. The Others segment consists of the head office. The company was founded in 1990 and is headquartered in Prague, Czech Republic.

## Financial figures, Fiscal year: from 01.01. to 31.12.

| Financial figures                     | 2023              |                        | 2022              |                        | 2021              |                        |
|---------------------------------------|-------------------|------------------------|-------------------|------------------------|-------------------|------------------------|
|                                       | Assets            | Liabilities and equity | Assets            | Liabilities and equity | Assets            | Liabilities and equity |
| Cash and cash equivalents             | 12,835,000,000    |                        | 14,190,000,000    |                        | 29,947,000,000    |                        |
| Bonds                                 | 225,267,000,000   |                        | 245,881,000,000   |                        | 204,609,000,000   |                        |
| Receivables                           | -                 |                        | -                 |                        | -                 |                        |
| Accrued liabilities                   |                   | 854,000,000            |                   | 1,151,000,000          |                   | 1,341,000,000          |
| Liabilities                           |                   | 1,388,018,000,000      |                   | 1,180,628,000,000      |                   | 1,117,571,000,000      |
| Liabilities to financial institutions |                   | -                      |                   | -                      |                   | -                      |
| Common stock capital                  |                   | 19,005,000,000         |                   | 19,005,000,000         |                   | 19,005,000,000         |
| Equity capital of a company           |                   | 128,284,000,000        |                   | 123,435,000,000        |                   | 126,782,000,000        |
| Total assets                          | 1,516,302,000,000 | 1,516,302,000,000      | 1,304,063,000,000 | 1,304,063,000,000      | 1,244,353,000,000 | 1,244,353,000,000      |

## Balance notes

|                     | 2023      | 2022    | 2021    |
|---------------------|-----------|---------|---------|
| Accounting standard | IFRS      | IFRS    | IFRS    |
| Employees           | 7,744     | 7,687   | 7,763   |
| Equity ratio        | 8.67%     | 9.71%   | 10.45%  |
| Debt-equity ratio   | 1,052.99% | 929.52% | 856.79% |

## Others

|                  | 2023   | 2022   | 2021   |
|------------------|--------|--------|--------|
| Tax Expense Rate | 17.51% | 18.49% | 19.17% |

## Income statement

|  | 2023           | 2022           | 2021           |
|--|----------------|----------------|----------------|
| <b>Net income</b>  | 15,612,000,000 | 17,556,000,000 | 12,727,000,000 |
| <b>Net commission surplus</b>  | 7,967,000,000  | 7,575,000,000  | 7,040,000,000  |
| <b>Net trading</b>   | -              | -              | -              |
| <b>Operating income before taxes</b>                                 | 18,777,000,000 | 21,621,000,000 | 15,799,000,000 |
| <b>Risk provision</b>  | -              | -              | -              |
| <b>Administrative expenses</b>                                       | -              | -              | -              |
| <b>Income taxes</b>  | 3,288,000,000  | 3,998,000,000  | 3,028,000,000  |
| <b>Result from investments in subsidiaries, associates and other</b> | 330,000,000    | 150,000,000    | 221,000,000    |

## Board of Directors

|                         |                               |
|-------------------------|-------------------------------|
| Delphine Garcin-Meunier | Chairman of Supervisory Board |
| Petr Dvorač             | Member of Supervisory Board   |
| Alvaro Huete Gomez      | Member of Supervisory Board   |
| David Formánek          | Member of Supervisory Board   |
| Didier Luc Marie Colin  | Member of Supervisory Board   |
| Jarmila Špurová         | Member of Supervisory Board   |
| Jitka Haubova           | Member of Supervisory Board   |
| Margus Simson           | Member of Supervisory Board   |
| Marie Doucet            | Member of Supervisory Board   |
| Miroslav Hiršl          | Member of Supervisory Board   |
| Miroslav Hájek          | Member of Supervisory Board   |
| Ondrej Kudrna           | Member of Supervisory Board   |
| Petra Wendelová         | Member of Supervisory Board   |
| Sylva Kynychová         | Member of Supervisory Board   |

## Members of Management Board

|                   |                               |
|-------------------|-------------------------------|
| Jan Juchelka      | Chairman of Managing Board    |
| Čtírad Lolek      | Member of Executive Committee |
| Jakub Černý       | Member of Executive Committee |
| Jana Švábenská    | Member of Executive Committee |
| Jiri Šperl        | Member of Executive Committee |
| Lenka Schejbalová | Member of Executive Committee |
| Michal Vytiska    | Member of Executive Committee |
| Petr Novák        | Member of Executive Committee |
| Tomáš Fuchs       | Member of Executive Committee |