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Registration No. 4154



Komu
Attention

**Securities and Exchange Commission,
Division of Corporate Finance, 450 fifth
Street, N.W. - Washington D. C. 20549**

tel.:
fax: 001202942952
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Od
From

**KOMERČNÍ BANKA, a. s.
P.O. BOX 839
114 07 PRAHA 1**

tel.: +42022243200
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fax: +42022422948
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Datum
Date

31. 10. 2005

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Telefonní kontakt pro případ nedošlých stránek
In case of missing pages please call

tel.: +42022243200
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Věc
Subject

Dislosure duty – 3Q 2005

Dear Sirs,

Pursuant to Act 256/2004 Coll. subsection 16(2)(a) and Rules of Prague Stock Exchange part III subsection 8(8)(b) find unaudited financial results as at 30th September 2005.

Yours Sincerely,

Sylva Floríková
Head of Compliance

PROCESSED

NOV 09 2005

THOMSON
FINANCIAL

Jestliže tento dokument není určen pro Vás, prosíme o jeho zničení, udrzte jej v tajnosti a informujte odesílatele. Děkujeme.
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International Financial Reporting Standards

(in CZK mil.)

| | 30 September 2005 (Unaudited) | 30 September 2004 (Unaudited) |
|--|--|--|
| Assets | | |
| Cash and current balances with banks | 12,955 | 18,673 |
| Amounts due from banks | 229,564 | 216,048 |
| Trading securities | 10,078 | 10,968 |
| Positive fair value of financial derivative transactions | 14,046 | 6,845 |
| Due from Česká konsolidační agentura | 212 | 4,276 |
| Loans and advances to customers, net | 179,044 | 141,807 |
| Securities available for sale | 9,087 | 14,654 |
| Investments held to maturity | 3,446 | 2,279 |
| Prepayments, accrued income and other assets | 2,919 | 3,588 |
| Deferred tax asset | 388 | 512 |
| Investments in subsidiaries and associates | 1,516 | 1,639 |
| Assets held for sale | 28 | 0 |
| Tangible and intangible fixed assets, net | 10,854 | 11,520 |
| Total assets | 474,137 | 432,809 |
| Liabilities | | |
| Amounts owed to banks | 23,747 | 16,605 |
| Amounts owed to customers | 363,573 | 350,569 |
| Negative fair value of financial derivative transactions | 5,332 | 3,460 |
| Certificated debt | 13,989 | 8,292 |
| Accruals, provisions and other liabilities | 16,735 | 16,330 |
| Income taxes payable | 0 | 0 |
| Deferred tax liability | 1,885 | 202 |
| Total liabilities | 425,261 | 395,458 |
| Shareholders' equity | | |
| Share capital | 19,005 | 19,005 |
| Share premium and reserves | 29,871 | 18,346 |
| Total shareholders' equity | 48,876 | 37,351 |
| Total liabilities and shareholders' equity | 474,137 | 432,809 |

International Financial Reporting Standards

(in, CZK, mil.)

| | 30 September 2005 (Unaudited) | 30 September 2004 (Unaudited) |
|---|--|--|
| Profit and Loss Account | | |
| Interest income | 14,756 | 14,443 |
| Interest expense | (4,696) | (5,382) |
| Net interest income | 10,060 | 9,061 |
| Net fees and commissions | 6,463 | 6,379 |
| Net profit / (loss) on financial operations | 608 | 951 |
| Dividends and other income | 245 | 410 |
| Net banking income | 17,376 | 16,801 |
| Personnel expenses | (3,534) | (3,652) |
| General administrative expenses | (3,794) | (3,778) |
| Depreciation, impairment and disposal of fixed assets | (1,256) | (1,213) |
| Total operating expenses | (8,584) | (8,643) |
| Profit before provisions for loan and investment losses and income taxes | 8,792 | 8,158 |
| Provision for loan losses | (439) | (669) |
| Provision for impairment of securities | (196) | (111) |
| Provision for other risk expenses | (82) | (120) |
| Cost of risk | (717) | (900) |
| Profit or (loss) on subsidiaries and associates | 341 | 753 |
| Profit / (loss) before income taxes | 8,416 | 8,011 |
| Income taxes | (2,103) | (2,388) |
| Net profit / (loss) | 6,313 | 5,623 |