



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

CZK million

	1-3Q 2011	1-3Q 2010 (restated)
Net interest income	16 519	15 982
Net fees & commissions	5 585	5 698
Income from financial operations	2 201	2 331
Other income	71	70
<b>Net banking income</b>	<b>24 376</b>	<b>24 081</b>
Personnel expenses	-4 940	-4 584
General administrative expenses	-3 576	-3 521
Depreciation, impairment and disposal of fixed assets	-1 302	-1 166
<b>Total operating expenses</b>	<b>-9 818</b>	<b>-9 271</b>
<b>Gross operating income</b>	<b>14 558</b>	<b>14 809</b>
Provision for loan losses	-1 304	-2 382
Provision for losses on securities	-4 299	8
Provision for other risks expenses	5	-28
<b>Cost of risk</b>	<b>-5 598</b>	<b>-2 401</b>
<b>Net operating income</b>	<b>8 960</b>	<b>12 408</b>
Net profit / (loss) from subsidiaries and associates	64	54
Share of profit of pension scheme beneficiaries	-495	-456
<b>Profit/(loss) before income taxes</b>	<b>8 529</b>	<b>12 006</b>
Income taxes	-1 318	-1 980
<b>Profit/(loss) for the period before minority interest</b>	<b>7 211</b>	<b>10 025</b>
<b>Profit attributable to the Bank's equity holders</b>	<b>7 041</b>	<b>9 963</b>
Minority profit / (loss)	170	62
<b>Net profit/(loss) per share (in CZK, annualized)</b>	<b>247,43</b>	<b>349,99</b>