

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

CZK million

<b>Assets</b>	<b>31 Mar 2011</b>	<b>31 Dec 2010</b>	<b>31 Mar 2010</b>
Cash and currents balances with national banks	14 016	13 689	9 829
Amounts due from banks	112 411	112 179	137 162
Financial assets at fair value through profit or loss	41 007	34 003	26 415
Loans and advances to customers, net	382 982	384 593	367 773
Securities available for sale	118 148	116 445	115 105
Investments held to maturity	6 859	6 712	6 464
Goodwill	3 551	3 551	3 551
Other assets	25 009	26 841	29 373
<b>Total assets</b>	<b>703 984</b>	<b>698 014</b>	<b>695 674</b>

<b>Liabilities and shareholders' equity</b>	<b>31 Mar 2011</b>	<b>31 Dec 2010</b>	<b>31 Mar 2010</b>
Amounts due to banks	33 673	29 073	22 285
Amounts due to customers	536 134	538 051	541 151
of which: Amounts due to customers of PF KB	29 756	29 397	27 702
Financial liabilities at fair value through profit or loss	12 744	13 673	11 917
Securities issued	17 439	17 431	18 211
Subordinated debt	6 001	6 001	6 001
Other liabilities	20 317	17 706	23 338
<b>Total liabilities</b>	<b>626 308</b>	<b>621 936</b>	<b>622 903</b>
<b>Shareholders' equity</b>			
Share capital	19 005	19 005	19 005
Share premium and reserves	57 342	55 774	52 525
Minority interest	1 329	1 299	1 241
<b>Total shareholders' equity</b>	<b>77 676</b>	<b>76 078</b>	<b>72 771</b>
<b>Total liabilities and shareholders' equity</b>	<b>703 984</b>	<b>698 014</b>	<b>695 674</b>

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

CZK million

	<b>1Q 2011</b>	<b>1Q 2010</b> (restated)
Net interest income	5 372	5 294
Net fees & commissions	1 866	1 855
Income from financial operations	713	782
Other income	15	25
<b>Net banking income</b>	<b>7 966</b>	<b>7 957</b>
Personnel expenses	-1 605	-1 457
General administrative expenses	-1 122	-1 156
Depreciation, impairment and disposal of fixed assets	-421	-348
<b>Total operating expenses</b>	<b>-3 148</b>	<b>-2 961</b>
<b>Gross operating income</b>	<b>4 818</b>	<b>4 996</b>
Provision for loan losses	-558	-931
Provision for losses on securities	0	0
Provision for other risks expenses	10	-20
<b>Cost of risk</b>	<b>-548</b>	<b>-951</b>
<b>Net operating income</b>	<b>4 270</b>	<b>4 045</b>
Net profit / (loss) from subsidiaries and associates	19	14
Share of profit of pension scheme beneficiaries	-175	-145
<b>Profit/(loss) before income taxes</b>	<b>4 114</b>	<b>3 914</b>
Income taxes	-709	-683
<b>Profit/(loss) for the period before minority interest</b>	<b>3 406</b>	<b>3 231</b>
<b>Profit attributable to the Bank's equity holders</b>	<b>3 376</b>	<b>3 209</b>
Minority profit / (loss)	30	22
<b>Net profit/(loss) per share (in CZK, annualized)</b>	<b>355,28</b>	<b>337,70</b>