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

CZK million
v milionech Kč

Assets	30 Jun 2011	31 Dec 2010	30 Jun 2010
Cash and currents balances with national banks	11 262	13 689	9 333
Amounts due from banks	116 727	112 179	123 230
Financial assets at fair value through profit or loss	31 791	34 003	30 303
Loans and advances to customers, net	406 387	384 593	371 403
Securities available for sale	118 812	116 445	116 369
Investments held to maturity	6 820	6 712	6 756
Goodwill	3 949	3 551	3 551
Other assets	28 460	26 841	32 325
Total assets	**724 208**	**698 014**	**693 270**

Liabilities and shareholders´ equity	30 Jun 2011	31 Dec 2010	30 Jun 2010
Amounts due to banks	39 657	29 073	19 915
Amounts due to customers	546 774	538 051	536 528
of which: Amounts due to customers of PF KB	*30 002*	*29 397*	*28 140*
Financial liabilities at fair value through profit or loss	13 549	13 673	15 069
Securities issued	18 789	17 431	18 320
Subordinated debt	6 001	6 001	6 001
Other liabilities	24 480	17 706	25 667
Total liabilities	**649 250**	**621 936**	**621 500**
Shareholders´ equity			
Share capital	19 005	19 005	19 005
Share premium and reserves	53 165	55 774	51 507
Minority interest	2 789	1 299	1 258
Total shareholders´ equity	**74 958**	**76 078**	**71 770**
Total liabilities and shareholders´ equity	**724 208**	**698 014**	**693 270**

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

CZK million
v milionech Kč

	1H 2011	**1H 2010** (restated)
Net interest income	10 941	10 709
Net fees & commissions	3 748	3 766
Income from financial operations	1 385	1 467
Other income	44	54
Net banking income	**16 118**	**15 996**
Personnel expenses	-3 258	-2 971
General administrative expenses	-2 438	-2 390
Depreciation, impairment and disposal of fixed assets	-854	-743
Total operating expenses	**-6 550**	**-6 104**
Gross operating income	**9 569**	**9 892**
Provision for loan losses	-1 051	-1 734
Provision for losses on securities	-1 663	0
Provision for other risks expenses	9	-32
Cost of risk	**-2 706**	**-1 765**
Net operating income	**6 863**	**8 127**
Net profit / (loss) from subsidiaries and associates	43	34
Share of profit of pension scheme beneficiaries	-326	-298
Profit/(loss) before income taxes	**6 580**	**7 863**
Income taxes	-1 009	-1 341
Profit/(loss) for the period before minority interest	**5 571**	**6 521**
Profit attributable to the Bank´s equity holders	**5 478**	**6 482**
Minority profit / (loss)	94	39
Net profit/(loss) per share (in CZK, annualized)	288,24	341,07