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

CZK million

Assets	30 Sep 2012	31 Dec 2011	30 Sep 2011
Cash and currents balances with national banks	8 557	16 980	20 981
Amounts due from banks	78 045	101 393	100 178
Financial assets at fair value through profit or loss	51 686	34 927	37 728
Loans and advances to customers, net	445 428	434 386	419 387
Securities available for sale	140 607	125 974	124 837
Investments held to maturity	3 294	3 359	6 794
Goodwill	3 752	3 752	3 752
Other assets	40 101	34 039	34 904
Total assets	**771 470**	**754 810**	**748 562**

Liabilities and shareholders´ equity	30 Sep 2012	31 Dec 2011	30 Sep 2011
Amounts due to banks	34 660	37 454	44 298
Amounts due to customers	568 329	560 700	551 088
of which: Amounts due to customers of PF KB	*32 150*	*30 998*	*30 387*
Financial liabilities at fair value through profit or loss	22 190	24 061	19 719
Securities issued	19 217	18 338	18 946
Subordinated debt	0	6 002	6 001
Other liabilities	31 918	26 404	25 959
Total liabilities	**676 315**	**672 959**	**666 011**
Shareholders´ equity			
Share capital	19 005	19 005	19 005
Share premium and reserves	73 464	60 212	60 487
Minority interest	2 686	2 633	3 059
Total shareholders´ equity	**95 155**	**81 850**	**82 551**
Total liabilities and shareholders´ equity	**771 470**	**754 810**	**748 562**

KB

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

CZK million

Net interest income	16 500	16 519
Net fees & commissions	5 264	5 585
Income from financial operations	2 870	2 201
Other income	96	71
Net banking income	**24 730**	**24 376**
Personnel expenses	-5 066	-4 940
General administrative expenses	-3 513	-3 576
Depreciation, impairment and disposal of fixed assets	-1 282	-1 302
Total operating expenses	**-9 861**	**-9 818**
Gross operating income	**14 869**	**14 558**
Provision for loan losses	-1 327	-1 304
Provision for losses on securities	0	-4 299
Provision for other risks expenses	-18	5
Cost of risk	**-1 345**	**-5 598**
Net operating income	**13 524**	**8 960**
Net profit / (loss) from subsidiaries and associates	90	64
Share of profit of pension scheme beneficiaries	-427	-495
Profit/(loss) before income taxes	**13 187**	**8 529**
Income taxes	-2 075	-1 318
Profit/(loss) for the period before minority interest	**11 113**	**7 211**
Profit attributable to the Bank´s equity holders	**10 918**	**7 041**
Minority profit / (loss)	195	170
Net profit/(loss) per share (in CZK, annualized)	385,41	247,43