

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

CZK million

Assets	30 Sep 2013	30 Sep 2012
Cash and currents balances with national banks	50 280	8 557
Amounts due from banks	79 369	78 045
Financial assets at fair value through profit or loss	38 109	51 686
Loans and advances to customers, net	457 301	445 428
Securities available for sale	137 859	140 607
Investments held to maturity	3 269	3 294
Goodwill	3 752	3 752
Other assets	34 185	40 101
Total assets	804 125	771 470

Liabilities and shareholders' equity	30 Sep 2013	30 Sep 2012
Amounts due to banks	31 285	34 660
Amounts due to customers	609 284	568 329
<i>of which: Amounts due to customers of KB PS</i>	<i>35 265</i>	<i>32 150</i>
Financial liabilities at fair value through profit or loss	16 761	22 190
Securities issued	23 502	19 217
Subordinated debt	0	0
Other liabilities	29 464	31 957
Total liabilities	710 295	676 354
Shareholders' equity		
Share capital	19 005	19 005
Share premium and reserves	72 060	73 426
Minority interest	2 764	2 686
Total shareholders' equity	93 829	95 116
Total liabilities and shareholders' equity	804 125	771 470

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

CZK million

9M 2013 9M 2012

Net interest income	15 879	16 517
Net fees & commissions	5 315	5 229
Income from financial operations	1 986	2 870
Other income	101	96
Net banking income	23 282	24 712
Personnel expenses	-5 034	-5 064
General administrative expenses	-3 356	-3 496
Depreciation, impairment and disposal of fixed assets	-1 285	-1 282
Total operating expenses	-9 675	-9 842
Gross operating income	13 607	14 871
Provision for loan losses	-1 338	-1 327
Provision for losses on securities	0	0
Provision for other risks expenses	-6	-18
Cost of risk	-1 344	-1 345
Net operating income	12 263	13 526
Net profit / (loss) from subsidiaries and associates	97	90
Share of profit of pension scheme beneficiaries	-372	-427
Profit/(loss) before income taxes	11 989	13 189
Income taxes	-2 167	-2 075
Profit/(loss) for the period before minority interest	9 822	11 114
Profit attributable to the Bank's equity holders	9 558	10 919
Minority profit / (loss)	264	195
Net profit/(loss) per share (in CZK, annualized)	337,4	385,4