

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

CZK million

<b>Assets</b>	<b>31 Dec 2013</b>	<b>31 Dec 2012</b>
Cash and currents balances with national banks	44 405	28 057
Amounts due from banks	125 735	64 111
Financial assets at fair value through profit or loss	37 133	51 593
Loans and advances to customers, net	473 090	451 547
Securities available for sale	141 200	141 791
Investments held to maturity	4 200	3 322
Goodwill	3 752	3 752
Other assets	34 466	42 663
<b>Total assets</b>	<b>863 980</b>	<b>786 836</b>

<b>Liabilities and shareholders' equity</b>	<b>31 Dec 2013</b>	<b>31 Dec 2012</b>
Amounts due to banks	49 680	38 901
Amounts due to customers	649 158	579 067
<i>of which: Amounts due to customers of KB PS</i>	36 276	32 416
Financial liabilities at fair value through profit or loss	17 530	19 589
Securities issued	22 417	19 624
Subordinated debt	0	0
Other liabilities	28 658	29 116
<b>Total liabilities</b>	<b>767 442</b>	<b>686 298</b>
<b>Shareholders' equity</b>		
Share capital	19 005	19 005
Share premium and reserves	74 654	78 764
Minority interest	2 879	2 769
<b>Total shareholders' equity</b>	<b>96 538</b>	<b>100 538</b>
<b>Total liabilities and shareholders' equity</b>	<b>863 980</b>	<b>786 836</b>

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

CZK million

	FY 2013	FY 2012
Net interest income	21 207	21 969
Net fees & commissions	7 077	6 971
Income from financial operations	2 490	3 598
Other income	121	126
<b>Net banking income</b>	<b>30 894</b>	<b>32 664</b>
Personnel expenses	-6 728	-6 785
General administrative expenses	-4 666	-4 993
Depreciation, impairment and disposal of fixed assets	-1 754	-1 707
<b>Total operating expenses</b>	<b>-13 148</b>	<b>-13 485</b>
<b>Gross operating income</b>	<b>17 746</b>	<b>19 179</b>
Provision for loan losses	-1 733	-1 845
Provision for losses on securities	0	0
Provision for other risks expenses	-6	-25
<b>Cost of risk</b>	<b>-1 739</b>	<b>-1 871</b>
<b>Net operating income</b>	<b>16 007</b>	<b>17 309</b>
Net profit / (loss) from subsidiaries and associates	208	121
Share of profit of pension scheme beneficiaries	-484	-489
<b>Profit/(loss) before income taxes</b>	<b>15 731</b>	<b>16 940</b>
Income taxes	-2 825	-2 708
<b>Profit/(loss) for the period before minority interest</b>	<b>12 906</b>	<b>14 232</b>
<b>Profit attributable to the Bank's equity holders</b>	<b>12 528</b>	<b>13 954</b>
Minority profit / (loss)	378	278
Net profit/(loss) per share (in CZK, annualized)	331,7	369,4