

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

CZK million

| Assets | 30 Sep 2014 | 31 Dec 2013 | 30 Sep 2013 |
|---|--------------------|--------------------|--------------------|
| Cash and currents balances with national banks | 67 653 | 44 405 | 50 280 |
| Amounts due from banks | 133 820 | 125 735 | 79 369 |
| Financial assets at fair value through profit or loss | 37 646 | 37 133 | 38 109 |
| Loans and advances to customers, net | 475 522 | 473 090 | 457 301 |
| Securities available for sale | 78 586 | 141 200 | 137 859 |
| Investments held to maturity | 75 277 | 4 200 | 3 269 |
| Goodwill | 3 752 | 3 752 | 3 752 |
| Other assets | 42 368 | 34 466 | 34 185 |
| Total assets | 914 624 | 863 980 | 804 125 |

| Liabilities and shareholders' equity | 30 Sep 2014 | 31 Dec 2013 | 30 Sep 2013 |
|--|--------------------|--------------------|--------------------|
| Amounts due to banks | 50 103 | 49 680 | 31 285 |
| Amounts due to customers | 679 002 | 649 158 | 609 284 |
| <i>of which: Amounts due to customers of KB PS</i> | 39 172 | 36 276 | 35 265 |
| Financial liabilities at fair value through profit or loss | 20 292 | 17 530 | 16 761 |
| Securities issued | 21 593 | 22 417 | 23 502 |
| Subordinated debt | 0 | 0 | 0 |
| Other liabilities | 39 484 | 28 658 | 29 464 |
| Total liabilities | 810 474 | 767 442 | 710 295 |
| Shareholders' equity | | | |
| Share capital | 19 005 | 19 005 | 19 005 |
| Share premium and reserves | 82 096 | 74 654 | 72 060 |
| Minority interest | 3 049 | 2 879 | 2 764 |
| Total shareholders' equity | 104 150 | 96 538 | 93 829 |
| Total liabilities and shareholders' equity | 914 624 | 863 980 | 804 125 |

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

CZK million

| | 9M 2014 | 9M 2013 |
|--|---------------|---------------|
| Net interest income | 16 009 | 15 879 |
| Net fees & commissions | 5 049 | 5 315 |
| Income from financial operations | 1 722 | 1 986 |
| Other income | 86 | 101 |
| Net banking income | 22 866 | 23 282 |
| Personnel expenses | -5 067 | -5 034 |
| General administrative expenses | -3 178 | -3 356 |
| Depreciation, impairment and disposal of fixed assets | -1 334 | -1 285 |
| Total operating expenses | -9 580 | -9 675 |
| Gross operating income | 13 287 | 13 607 |
| Provision for loan losses | -1 066 | -1 338 |
| Provision for losses on securities | 0 | 0 |
| Provision for other risks expenses | -19 | -6 |
| Cost of risk | -1 085 | -1 344 |
| Net operating income | 12 202 | 12 263 |
| Net profit / (loss) from subsidiaries and associates | 143 | 97 |
| Share of profit of pension scheme beneficiaries | -362 | -372 |
| Profit/(loss) before income taxes | 11 982 | 11 989 |
| Income taxes | -2 034 | -2 167 |
| Profit/(loss) for the period before minority interest | 9 949 | 9 822 |
| Profit attributable to the Bank's equity holders | 9 654 | 9 558 |
| Minority profit / (loss) | 295 | 264 |
| Net profit/(loss) per share (in CZK, annualized) | 340,8 | 337,4 |