

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

CZK million

Assets	31 Dec 2014	31 Dec 2013
Cash and currents balances with national banks	152 903	44 405
Amounts due from banks	59 699	125 735
Financial assets at fair value through profit or loss	41 968	37 133
Loans and advances to customers, net	494 706	473 090
Securities available for sale	77 440	141 200
Investments held to maturity	76 519	4 200
Goodwill	3 752	3 752
Other assets	46 274	34 466
Total assets	953 261	863 980

Liabilities and shareholders' equity	31 Dec 2014	31 Dec 2013
Amounts due to banks	61 361	49 680
Amounts due to customers	701 867	649 158
<i>of which: Amounts due to customers of KB PS</i>	<i>40 164</i>	<i>36 276</i>
Financial liabilities at fair value through profit or loss	23 470	17 530
Securities issued	22 584	22 417
Subordinated debt	0	0
Other liabilities	34 487	28 658
Total liabilities	843 768	767 442
Shareholders' equity		
Share capital	19 005	19 005
Share premium and reserves	87 358	74 654
Minority interest	3 131	2 879
Total shareholders' equity	109 494	96 538
Total liabilities and shareholders' equity	953 261	863 980

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

CZK million

	FY 2014	FY 2013
Net interest income	21 423	21 207
Net fees & commissions	6 752	7 077
Income from financial operations	2 385	2 490
Other income	116	121
Net banking income	30 677	30 894
Personnel expenses	-6 754	-6 728
General administrative expenses	-4 489	-4 666
Depreciation, impairment and disposal of fixed assets	-1 791	-1 754
Total operating expenses	-13 034	-13 148
Gross operating income	17 643	17 746
Provision for loan losses	-1 271	-1 733
Provision for losses on securities	0	0
Provision for other risks expenses	-25	-6
Cost of risk	-1 296	-1 739
Net operating income	16 347	16 007
Net profit / (loss) from subsidiaries and associates	191	208
Share of profit of pension scheme beneficiaries	-508	-484
Profit/(loss) before income taxes	16 031	15 731
Income taxes	-2 669	-2 825
Profit/(loss) for the period before minority interest	13 361	12 906
Profit attributable to the Bank's equity holders	12 985	12 528
Minority profit / (loss)	376	378
Net profit/(loss) per share (in CZK, annualized)	343,8	331,7