

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

CZK million

Assets	31 Mar 2014	31 Dec 2013
Cash and currents balances with national banks	55 187	44 405
Amounts due from banks	118 936	125 735
Financial assets at fair value through profit or loss	41 721	37 133
Loans and advances to customers, net	466 168	473 090
Securities available for sale	75 269	141 200
Investments held to maturity	72 647	4 200
Goodwill	3 752	3 752
Other assets	35 885	34 466
Total assets	869 566	863 980

Liabilities and shareholders' equity	31 Mar 2014	31 Dec 2013
Amounts due to banks	36 938	49 680
Amounts due to customers	658 896	649 158
<i>of which: Amounts due to customers of KB PS</i>	37 294	36 276
Financial liabilities at fair value through profit or loss	17 113	17 530
Securities issued	22 572	22 417
Subordinated debt	0	0
Other liabilities	32 051	28 658
Total liabilities	767 569	767 442
Shareholders' equity		
Share capital	19 005	19 005
Share premium and reserves	80 016	74 654
Minority interest	2 975	2 879
Total shareholders' equity	101 996	96 538
Total liabilities and shareholders' equity	869 566	863 980

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

CZK million

	1Q 2014	1Q 2013
Net interest income	5 279	5 259
Net fees & commissions	1 690	1 725
Income from financial operations	571	597
Other income	26	33
Net banking income	7 566	7 614
Personnel expenses	-1 655	-1 634
General administrative expenses	-1 028	-1 044
Depreciation, impairment and disposal of fixed assets	-441	-438
Total operating expenses	-3 124	-3 116
Gross operating income	4 441	4 498
Provision for loan losses	-515	-470
Provision for losses on securities	0	0
Provision for other risks expenses	-3	-1
Cost of risk	-518	-470
Net operating income	3 923	4 027
Net profit / (loss) from subsidiaries and associates	40	35
Share of profit of pension scheme beneficiaries	-121	-133
Profit/(loss) before income taxes	3 843	3 929
Income taxes	-666	-705
Profit/(loss) for the period before minority interest	3 176	3 224
Profit attributable to the Bank's equity holders	3 081	3 146
Minority profit / (loss)	95	78
Net profit/(loss) per share (in CZK, annualized)	326,3	333,2