

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

CZK million

Assets	30 June 2014	31 Dec 2013	30 June 2013
Cash and currents balances with national banks	56 121	44 405	45 780
Amounts due from banks	112 823	125 735	75 781
Financial assets at fair value through profit or loss	39 302	37 133	40 627
Loans and advances to customers, net	472 929	473 090	457 551
Securities available for sale	77 159	141 200	135 580
Investments held to maturity	73 427	4 200	3 293
Goodwill	3 752	3 752	3 752
Other assets	42 080	34 466	33 444
Total assets	877 593	863 980	795 808

Liabilities and shareholders' equity	30 June 2014	31 Dec 2013	30 June 2013
Amounts due to banks	43 262	49 680	27 776
Amounts due to customers	656 518	649 158	606 859
<i>of which: Amounts due to customers of KB PS</i>	38 231	36 276	34 289
Financial liabilities at fair value through profit or loss	19 801	17 530	17 243
Securities issued	21 435	22 417	23 616
Subordinated debt	0	0	0
Other liabilities	36 239	28 658	30 401
Total liabilities	777 255	767 442	705 894
Shareholders' equity			
Share capital	19 005	19 005	19 005
Share premium and reserves	78 374	74 654	68 225
Minority interest	2 959	2 879	2 683
Total shareholders' equity	100 338	96 538	89 913
Total liabilities and shareholders' equity	877 593	863 980	795 808



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

CZK million

	1H 2014	1H 2013
Net interest income	10 614	10 587
Net fees & commissions	3 402	3 526
Income from financial operations	1 077	1 326
Other income	62	71
Net banking income	15 154	15 509
Personnel expenses	-3 334	-3 315
General administrative expenses	-2 103	-2 228
Depreciation, impairment and disposal of fixed assets	-888	-866
Total operating expenses	-6 325	-6 409
Gross operating income	8 829	9 099
Provision for loan losses	-777	-966
Provision for losses on securities	0	0
Provision for other risks expenses	-4	2
Cost of risk	-780	-964
Net operating income	8 048	8 135
Net profit / (loss) from subsidiaries and associates	95	74
Share of profit of pension scheme beneficiaries	-248	-259
Profit/(loss) before income taxes	7 895	7 950
Income taxes	-1 304	-1 457
Profit/(loss) for the period before minority interest	6 591	6 493
Profit attributable to the Bank's equity holders	6 386	6 310
Minority profit / (loss)	205	183
Net profit/(loss) per share (in CZK, annualized)	338,1	334,1