



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

CZK million

Assets	31 Mar 2015	31 Dec 2014
Cash and currents balances with national banks	140 035	152 903
Amounts due from banks	59 849	59 699
Financial assets at fair value through profit or loss	49 833	41 968
Loans and advances to customers, net	495 300	494 706
Securities available for sale	44 624	77 440
Investments held to maturity	69 978	76 519
Goodwill	3 752	3 752
Other assets	48 817	46 274
Total assets	912 188	953 261

Liabilities and shareholders' equity	31 Mar 2015	31 Dec 2014
Amounts due to banks	49 705	61 361
Amounts due to customers	659 467	701 867
<i>of which: Amounts due to customers of KB PS</i>	<i>0</i>	<i>40 164</i>
Financial liabilities at fair value through profit or loss	27 115	23 470
Securities issued	22 741	22 584
Subordinated debt	0	0
Other liabilities	40 184	34 487
Total liabilities	799 211	843 768
Shareholders' equity		
Share capital	19 005	19 005
Share premium and reserves	90 721	87 358
Minority interest	3 250	3 131
Total shareholders' equity	112 977	109 494
Total liabilities and shareholders' equity	912 188	953 261

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

CZK million

1Q 2015 1Q 2014

Net interest income	5 126	5 279
Net fees & commissions	1 699	1 690
Income from financial operations	660	571
Other income	22	26
Net banking income	7 507	7 566
Personnel expenses	-1 677	-1 655
General administrative expenses	-1 019	-1 028
Depreciation, impairment and disposal of fixed assets	-436	-441
Total operating expenses	-3 132	-3 124
Gross operating income	4 375	4 441
Provision for loan losses	-105	-515
Provision for losses on securities	0	0
Provision for other risks expenses	-3	-3
Cost of risk	-109	-518
Net operating income	4 267	3 923
Net profit / (loss) from subsidiaries and associates	46	40
Share of profit of pension scheme beneficiaries	0	-121
Profit/(loss) before income taxes	4 313	3 843
Income taxes	-738	-666
Profit/(loss) for the period before minority interest	3 575	3 176
Profit attributable to the Bank's equity holders	3 456	3 081
Minority profit / (loss)	119	95
Net profit/(loss) per share (in CZK, annualized)	366,0	326,3