

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

CZK million

Assets	30 Sep 2015	31 Dec 2014
Cash and currents balances with national banks	141 487	152 903
Amounts due from banks	58 676	59 699
Financial assets at fair value through profit or loss	35 387	41 968
Loans and advances to customers, net	517 666	494 706
Securities available for sale	44 260	77 438
Investments held to maturity	66 420	76 519
Goodwill	3 752	3 752
Other assets	43 653	46 274
Total assets	911 302	953 261

Liabilities and shareholders' equity	30 Sep 2015	31 Dec 2014
Amounts due to banks	53 314	61 361
Amounts due to customers	669 261	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	21 497	23 470
Securities issued	23 079	22 584
Subordinated debt	0	0
Other liabilities	40 158	34 487
Total liabilities	807 309	843 768
Shareholders' equity		
Share capital	19 005	19 005
Share premium and reserves	81 239	87 358
Minority interest	3 750	3 131
Total shareholders' equity	103 994	109 494
Total liabilities and shareholders' equity	911 302	953 261

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

CZK million

9M 2015 9M 2014

Net interest income	15 331	16 009
Net fees & commissions	5 194	5 049
Income from financial operations	1 836	1 722
Other income	75	86
Net banking income	22 436	22 866
Personnel expenses	-5 093	-5 067
General administrative expenses	-3 519	-3 178
Depreciation, impairment and disposal of fixed assets	-1 335	-1 334
Total operating expenses	-9 947	-9 580
Gross operating income	12 489	13 287
Provision for loan losses	-674	-1 066
Provision for losses on securities	0	0
Provision for other risks expenses	233	-19
Cost of risk	-442	-1 085
Net operating income	12 047	12 202
Net profit / (loss) from subsidiaries and associates	125	143
Share of profit of pension scheme beneficiaries	0	-362
Profit/(loss) before income taxes	12 172	11 982
Income taxes	-1 981	-2 034
Profit/(loss) for the period before minority interest	10 192	9 949
Profit attributable to the Bank's equity holders	9 884	9 654
Minority profit / (loss)	308	295
Net profit/(loss) per share (in CZK, annualized)	348,9	340,8