

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

CZK million

Assets	30 Jun 2015	31 Dec 2014
Cash and currents balances with national banks	136 098	152 903
Amounts due from banks	60 461	59 699
Financial assets at fair value through profit or loss	38 220	41 968
Loans and advances to customers, net	502 218	494 706
Securities available for sale	43 476	77 438
Investments held to maturity	67 004	76 519
Goodwill	3 752	3 752
Other assets	39 408	46 274
Total assets	890 638	953 261

Liabilities and shareholders' equity	30 Jun 2015	31 Dec 2014
Amounts due to banks	54 014	61 361
Amounts due to customers	655 222	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	20 624	23 470
Securities issued	23 296	22 584
Subordinated debt	0	0
Other liabilities	39 239	34 487
Total liabilities	792 396	843 768
Shareholders' equity		
Share capital	19 005	19 005
Share premium and reserves	75 582	87 358
Minority interest	3 656	3 131
Total shareholders' equity	98 242	109 494
Total liabilities and shareholders' equity	890 638	953 261

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

CZK million

	1H 2015	1H 2014
Net interest income	10 223	10 614
Net fees & commissions	3 486	3 402
Income from financial operations	1 247	1 077
Other income	51	62
Net banking income	15 007	15 154
Personnel expenses	-3 374	-3 334
General administrative expenses	-2 502	-2 103
Depreciation, impairment and disposal of fixed assets	-879	-888
Total operating expenses	-6 754	-6 325
Gross operating income	8 253	8 829
Provision for loan losses	-111	-777
Provision for losses on securities	0	0
Provision for other risks expenses	-7	-4
Cost of risk	-118	-780
Net operating income	8 135	8 048
Net profit / (loss) from subsidiaries and associates	94	95
Share of profit of pension scheme beneficiaries	0	-248
Profit/(loss) before income taxes	8 229	7 895
Income taxes	-1 376	-1 304
Profit/(loss) for the period before minority interest	6 853	6 591
Profit attributable to the Bank's equity holders	6 639	6 386
Minority profit / (loss)	214	205
Net profit/(loss) per share (in CZK, annualized)	351,5	338,1