

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

CZK million

Assets	31 Mar 2016	31 Dec 2015
		Restated
Cash and currents balances with national banks	151 603	128 336
Amounts due from banks	64 633	47 799
Financial assets at fair value through profit or loss	31 114	29 198
Loans and advances to customers, net	534 539	532 617
Securities available for sale	39 989	41 864
Investments held to maturity	62 234	67 083
Goodwill	3 752	3 752
Other assets	45 428	40 906
Total assets	933 291	891 555

Liabilities and shareholders' equity	31 Mar 2016	31 Dec 2015
		Restated
Amounts due to banks	64 812	56 230
Amounts due to customers	679 096	656 286
Financial liabilities at fair value through profit or loss	21 469	19 494
Securities issued	18 475	21 403
Other liabilities	38 199	31 913
Total liabilities	822 051	785 327
Shareholders' equity		
Share capital	19 005	19 005
Share premium and reserves	88 324	83 408
Minority interest	3 911	3 816
Total shareholders' equity	111 240	106 229
Total liabilities and shareholders' equity	933 291	891 555



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

CZK million

	1Q 2016	1Q 2015 Restated
Net interest income	5 234	5 348
Net fees & commissions	1 700	1 701
Income from financial operations	734	660
Other income	27	22
Net banking income	7 694	7 731
Personnel expenses	-1 692	-1 677
General administrative expenses	-1 778	-1 243
Depreciation, impairment and disposal of fixed assets	-409	-436
Total operating expenses	-3 879	-3 356
Gross operating income	3 815	4 375
Provision for loan losses	-223	-105
Provision for losses on securities	0	0
Provision for other risks expenses	-2	-3
Cost of risk	-225	-109
Net operating income	3 590	4 267
Net profit / (loss) from subsidiaries and associates	51	46
Share of profit of pension scheme beneficiaries	0	0
Profit/(loss) before income taxes	3 641	4 313
Income taxes	-653	-738
Profit/(loss) for the period before minority interest	2 988	3 575
Profit attributable to the Bank's equity holders	2 894	3 456
Minority profit / (loss)	95	119
Net profit/(loss) per share (in CZK, annualized)	306,5	366,0