



Komercijalna banka j.s. - Belgrade
Belgrade - Svetog Save 14

NET INCOME STATEMENT FOR A BANK
From 01.01.2008. to 30.06.2008.

(in thousands of Dinar)

Ord.nmb.	P O S I T I O N	Notice number	Current year	Previous year
1	2	3	4	5
	REVENUES AND EXPENSES FROM REGULAR ACTIVITIES			
PR 1	Interest revenue		4.959.164	7.515.187
RA 1	Interest expenses		2.027.355	2.561.615
I	Net interest income / loss (PR 1-RA 1)		2.931.809	4.953.572
PR 2	Fee and comission revenue		1.620.386	3.046.096
RA 2	Fee and comission expenses		130.151	220.605
II	Net fee and comission income / loss (PR 2 -RA 2)		1.490.235	2.825.491
III	Net interest, fee and comission income / loss (I+II)		4.422.044	7.779.063
IV	Net income / loss from securities trade		58.668	77.249
V	Net foreign exchange revenues / expenses		1.326.888	477.372
VI	Neto revenues/exp. from placements in related entities (consolidated BS only)			
VII	Dividend and equity share revenue		2.840	83.949
VIII	Other operating revenues		88.309	1.501.632
IX	Indirect loan and advances write-off and provision expenses		308.135	345.012
X	Other operating expenses		3.474.152	6.648.710
	Other operating expenses - Net salaries expenses, net salaries compensations, benefits and contributions and other personal expenses, SUBTOTAL		1.580.131	2.921.330
XI	Net revenues/expenses from a change of value in assets and liabilities		-835.870	-9.450
XII	REGULAR INCOME / LOSS		1.280.592	2.916.093
XIII	DISCONTINUING OPS. REVENUES AND EXPENSES			
XIV	PRE-TAX INCOME / LOSS		1.280.592	2.916.093
XV	Income tax			
XVI 1.	REVENUE - deferred taxes and tax liabilities			34.501
XVI 2.	EXPENSE - deferred taxes and tax liabilities			2.738
XVII	AFTER-TAX INOME / LOSS		1.280.592	2.947.856
XVIII	Part of the Net Income, minority shareholders(consolidated BS)		0	0
XIX	Part of the Net Income, owners (consolidated BS)		0	0
XX	EARNINGS PER SHARE			3