



KOMERCIJALNA BANKA AD BEOGRAD

In accordance with Article 61., Paragraf 6. Law on banks the unaudited income statement of the Bank covering period 01.01. - 31.12.2012. is announced

(in 000 RSD)

S/N	POSITION	31.12.2012.	31.12.2011.
1	2	3	4
	OPERATING INCOME AND EXPENSES		
	Interest income	20.130.880	18.036.321
	Interest expense	9.220.564	8.182.953
I	Net interest income	10.910.316	9.853.368
	Fee and commission income	5.334.914	5.051.445
	Fee and commission expense	780.448	628.046
II	Net fee and commission income	4.554.466	4.423.399
III	Net gains on the fair value sale of securities	776	-
IV	Net loss on the fair value sale of securities	-	19.110
V	Net gains on sale of securities available for sale	83.947	1.254
VI	Net loss on sale of securities available for sale	-	-
VII	Net gains on sale of securities held till maturity	-	-
VIII	Net loss on sale of securities held till maturity	-	-
IX	Net gains from sale of equity (shares)	-	-
X	Net loss from sale of equity (shares)	-	-
XI	Net gains from sale of other placements	-	-
XII	Net loss from sale of other placements	-	-
XIII	Net FX gains	-	-
XIV	Net FX expenses	8.041.381	27.828
XV	Dividends and other income from equity investments	2.251	7.997
XVI	Other operating income	241.022	191.207
XVII	Net income arising from impairment and provisions	-	-
XVIII	Net expenses arising from impairment and provisions	1.444.299	1.335.461
XIX	Salaries, benefits and other personal expenses	4.186.346	3.925.085
XX	Depreciation expenses	752.356	672.099
XXI	Operating and other business expenses	4.933.005	4.420.906
XXII	Income from assets and liabilities valuation adjustments	17.989.493	13.180.925
XXIII	Expenses from assets and liabilities valuation adjustments	9.852.222	13.305.595
XXIV	TOTAL OPERATING PROFIT	4.572.662	3.952.066
XXV	TOTAL OPERATING LOSS	-	-
XXVI	NET GAINS/LOSS FROM DISCONTINUING OPERATIONS	-	-
XXVII	RESULT FOR THE PERIOD - PROFIT BEFORE TAX	4.572.662	3.952.066
XXVIII	RESULT FOR THE PERIOD - LOSS BEFORE TAX	-	-
XXIX	Profit tax	472.448	426.027
XXX	Profit from created deferred tax assets and reduction of deferred tax liabilities	32.885	11.578
XXXI	Loss from created deferred tax assets and reduction of deferred tax liabilities	10.953	23.937
XXXII	PROFIT	4.122.146	3.513.680
XXXIII	LOSS	-	-