



KOMERCIJALNA BANKA AD BEOGRAD

Pursuant to Article 61, Paragraph 6 of the Law on Banks, we hereby disclose an unaudited income statement for the period from January 1st to September 30th 2013.

(in 000 RSD)

No.	I T E M	30.09.2013.	30.09.2012.
1	2	3	4
OPERATING INCOME AND EXPENSES			
	Interest income	16.316.109	14.649.809
	Interest expenses	6.848.428	6.911.578
I	Interest gains	9.467.681	7.738.231
	Interest loss	-	-
	Fee and commission income	4.046.770	3.869.409
	Fee and commission expenses	683.431	553.515
II	Fee and commission gains	3.363.339	3.315.894
III	Fee and commission loss	-	-
IV	Net profit from sale of securities at fair value through income statement	15.929	-
V	Net loss on sale of securities at fair value through income statement	-	1.104
VI	Net profit from sale of securities available for sale	1.738	83.947
VII	Net loss from sale of securities available for sale	-	-
VIII	Net profit from sale of securities held to maturity	-	-
IX	Net loss from sale of securities held to maturity	-	-
X	Net profit from sale of equity stakes	-	-
XI	Net loss from sale of equity stakes	-	-
XII	Net profit from sale of other loans and advances	-	-
XIII	Net loss from sale of other loans and advances	-	-
XIV	Net income from exchange rate differentials	-	-
XV	Net expenses from exchange rate differentials	929.062	9.222.483
XVI	Income from dividends and shares	2.908	1.849
XVII	Other operating income	171.699	183.007
XVIII	Net income from indirect loan write-off and provisions	-	-
XIX	Net expenses for indirect loan write-off and provisions	1.492.718	950.361
XX	Expenses for salaries, allowances and other personnel expenses	3.145.638	3.028.487
XXI	Depreciation expenses	589.991	558.236
XXII	Operating and other expense	3.749.450	3.553.291
XXIII	Income from changes in value of assets and liabilities	6.058.887	16.453.538
XXIV	Expenses from changes in value of assets and liabilities	5.192.995	7.130.068
XXV	OPERATING PROFIT	3.982.327	3.332.436
XXVI	OPERATING LOSS	-	-
XXVII	Net profit from discontinued operations	-	-
XXVIII	Net loss from discontinued operations	-	-
XXIX	RESULT FOR THE PERIOD - PROFIT BEFORE TAX	3.982.327	3.332.436
XXX	RESULT FOR THE PERIOD - LOSS BEFORE TAX	-	-