



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 December 31st 2013.

(in 000 RSD)

No.	I T E M	31.12.2013.	31.12.2012.
1	2	3	4
OPERATING INCOME AND EXPENSES			
	Interest income	22.034.807	20.130.880
	Interest expenses	9.094.536	9.220.564
I	Interest gains	12.940.271	10.910.316
	Interest loss	-	-
	Fee and commission income	5.493.211	5.334.914
	Fee and commission expenses	928.063	780.448
II	Fee and commission gains	4.565.148	4.554.466
III	Fee and commission loss	-	-
IV	Net profit from sale of securities at fair value through income statement	16.340	776
V	Net loss on sale of securities at fair value through income statement	-	-
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	957.618	8.041.381
XVI	Income from dividends and shares	391.724	2.251
XVII	Other operating income	337.919	241.022
XVIII	Net income from indirect loan write-off and provisions	-	-
XIX	Net expenses for indirect loan write-off and provisions	2.866.578	1.444.299
XX	Expenses for salaries, allowances and other personnel expenses	4.258.109	4.186.346
XXI	Depreciation expenses	792.648	752.356
XXII	Operating and other expense	5.519.630	4.933.005
XXIII	Income from changes in value of assets and liabilities	6.945.903	17.989.493
XXIV	Expenses from changes in value of assets and liabilities	6.216.085	9.852.222
XXV	OPERATING PROFIT	4.588.375	4.572.662
XXVI	OPERATING LOSS	-	-
XXVII	Net profit from discontinued operations	-	-
XXVIII	Net loss from discontinued operations	-	-
XXIX	RESULT FOR THE PERIOD - PROFIT BEFORE TAX	4.588.375	4.572.662
XXX	RESULT FOR THE PERIOD - LOSS BEFORE TAX	-	-
XXXI	Profit tax	-	472.448
XXXII	Profit from created deferred tax assets and reduction of deferred tax liabilities	87.950	32.885
XXXIII	Loss from reduction in deferred tax assets and creation of deferred tax liabilities	-	10.953
XXXIV	PROFIT	4.676.325	4.122.146
XXXV	LOSS	-	-
XXXVI	Earnings per share (in RSD excl. paras)		
XXXVII	Basic earnings per share (in RSD excl. paras)	468	469
XXXVIII	Reduced (diluted) earnings per share (in RSD excl. paras)	242	290