



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 2014.

(in 000 RSD)

No.	I T E M	30.09.2014.	30.09.2013.
1	2	3	4
OPERATING INCOME AND EXPENSES			
	Interest income	16.398.167	16.316.109
	Interest expenses	6.192.020	6.848.428
I	Interest gains	10.206.147	9.467.681
	Interest loss	-	-
	Fee and commission income	4.112.999	4.046.770
	Fee and commission expenses	696.372	683.431
II	Fee and commission gains	3.416.627	3.363.339
III	Fee and commission loss	-	-
IV	Net profit from sale of securities at fair value through income statement	9.162	15.929
V	Net loss on sale of securities at fair value through income statement	-	-
VI	Net profit from sale of securities available for sale	35.528	1.738
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	824	-
XIII	Net loss from sale of other loans and advances	-	-
XIV	Net income from exchange rate differentials	-	-
XV	Net expenses from exchange rate differentials	4.301.773	929.062
XVI	Income from dividends and shares	2.281	2.908
XVII	Other operating income	208.734	171.699
XVIII	Net income from indirect loan write-off and provisions	-	-
XIX	Net expenses for indirect loan write-off and provisions	2.130.554	1.492.718
XX	Expenses for salaries, allowances and other personnel expenses	3.129.110	3.145.638
XXI	Depreciation expenses	631.492	589.991
XXII	Operating and other expense	4.309.474	3.749.450
XXIII	Income from changes in value of assets and liabilities	5.388.094	6.058.887
XXIV	Expenses from changes in value of assets and liabilities	1.216.119	5.192.995
XXV	OPERATING PROFIT	3.548.875	3.982.327
XXVI	OPERATING LOSS	-	-
XXVII	Net profit from discontinued operations	-	-
XXVIII	Net loss from discontinued operations	-	-
XXIX	RESULT FOR THE PERIOD - PROFIT BEFORE TAX	3.548.875	3.982.327
XXX	RESULT FOR THE PERIOD - LOSS BEFORE TAX	-	-