



KOMERCIJALNA BANKA AD BEOGRAD

Pursuant to Article 61, Paragraph 6 of the Law on Banks, we hereby release the unaudited profit and loss account for the period between 01. January and 31. December 2014

(in 000 RSD)

No.	I T E M	31.12.2014.	31.12.2013.
1	2	3	4
	Interest income	21.224.379	22.023.774
	Interest expenses	7.925.793	9.094.536
I	Net interest income	13.298.586	12.929.238
	Net interest expenses	-	-
	Fee and commission income	5.677.040	5.493.211
	Fee and commission expenses	959.283	928.063
II	Net fee and commission income	4.717.757	4.565.148
III	Net fee and commission expenses	-	-
IV	Net profit from financial assets intended for trade	6.076	22.342
V	Net loss from financial assets intended for trade	-	-
VI	Net profit from risk protection	-	-
VII	Net loss from risk protection	-	-
VIII	Net profit from financial assets initially recognized at fair value through profit and loss account	-	-
IX	Net loss from financial assets initially recognized at fair value through profit and loss account	-	-
X	Net profit from financial assets available for sale	51.282	1.738
XI	Net loss from financial assets available for sale	-	-
XII	Net income from FX differences and effects of agreed currency clause	-	-
XIII	Net expenses from FX differences and effects of agreed currency clause	205.943	48.733
XIV	Net profit from investment in affiliates and joint ventures	-	-
XV	Net loss from investment in affiliates and joint ventures	-	-
XVI	Other operating income	569.191	1.123.546
XVII	Net income from reduced impairment of financial assets and off balance-sheet items that bear credit risk	-	-
XVIII	Net expenses from impairment of financial assets and off balance-sheet items that bear credit risk	2.725.389	3.220.075
XIX	TOTAL NET OPERATING INCOME	15.711.560	15.373.204
XX	TOTAL NET OPERATING EXPENSES	-	-
XXI	Cost of salaries, allowances and other personnel expenses	4.211.489	4.262.123
XXII	Cost of depreciation	844.632	792.648
XXIII	Other expenses	5.897.850	5.730.058
XXIV	PROFIT BEFORE TAX	4.757.589	4.588.375
XXV	LOSS BEFORE TAX	-	-
XXVI	Profit tax	-	-
XXVII	Profit from deferred taxes	47.547	87.950
XXVIII	Loss from deferred taxes	19.559	-
XXIX	PROFIT AFTER TAX	4.785.577	4.676.325
XXX	LOSS AFTER TAX	-	-
XXXI	Net profit from discontinued operations	-	-
XXXII	Net loss from discontinued operations	-	-
	RESULT FOR THE PERIOD - PROFIT	4.785.577	4.676.325
	RESULT FOR THE PERIOD - LOSS	-	-
	Profit belonging to the parent bank	-	-
	Profit belonging to owners with no controlling rights	-	-
	Loss belonging to the parent bank	-	-
	Loss belonging to owners with no controlling rights	-	-
	EARNINGS PER SHARE	-	-
	Base earnings per share (in RSD excl. paras)	-	-
	Reduced (diluted) earnings per share (in RSD excl. paras)	-	-