



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 30. June 2015

(in 000 RSD)

No.	ITEM	30.06.2015.	30.06.2014.
1	2	3	4
	Interest income	9.925.789	11.104.666
	Interest expenses	3.022.702	4.209.939
I	Net interest income	6.903.087	6.894.727
	Net interest expenses	-	-
	Fee and commission income	2.896.747	2.663.298
	Fee and commission expenses	524.674	441.970
II	Net fee and commission income	2.372.073	2.221.328
III	Net fee and commission expenses	-	-
IV	Net profit from financial assets intended for trade	2.036	2.800
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	11.856	8.248
XI	Net loss from financial assets available for sale	-	-
XII	Net income from FX differences and effects of agreed currency clause	13.219	-
XIII	Net expenses from FX differences and effects of agreed currency clause	-	75.962
XIV	Net profit from investment in affiliates and joint ventures	-	-
XV	Net loss from investment in affiliates and joint ventures	-	-
XVI	Other operating income	209.169	154.231
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	2.918.607	1.409.753
XIX	TOTAL NET OPERATING INCOME	6.592.833	7.795.619
XX	TOTAL NET OPERATING EXPENSES	-	-
XXI	Cost of salaries, allowances and other personnel expenses	2.058.986	2.090.603
XXII	Cost of depreciation	413.958	420.984
XXIII	Other expenses	3.423.579	2.888.899
XXIV	PROFIT BEFORE TAX	696.310	2.395.133
XXV	LOSS BEFORE TAX	-	-
XXVI	Profit tax	-	-
XXVII	Profit from deferred taxes	-	-
XXVIII	Loss from deferred taxes	-	-
XXIX	PROFIT AFTER TAX	696.310	2.395.133
XXX	LOSS AFTER TAX	-	-
XXXI	Net profit from discontinued operations	-	-
XXXII	Net loss from discontinued operations	-	-
	RESULT FOR THE PERIOD - PROFIT	696.310	2.395.133
	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)	-	-