



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 2015

(in 000 RSD)

No.	I T E M	31.12.2015.	31.12.2014.
1	2	3	4
	Interest income	18.856.309	21.224.379
	Interest expenses	5.326.500	7.925.793
I	Net interest income	13.529.809	13.298.586
	Net interest expenses	-	-
	Fee and commission income	6.004.106	5.677.040
	Fee and commission expenses	1.104.159	959.283
II	Net fee and commission income	4.899.947	4.717.757
III	Net fee and commission expenses	-	-
IV	Net profit from financial assets intended for trade	3.186	6.076
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
XI	Net loss from financial assets available for sale	8.664	-
XII	Net income from FX differences and effects of agreed currency clause	-	-
XIII	Net expenses from FX differences and effects of agreed currency clause	13.439	205.943
XIV	Net profit from investment in affiliates and joint ventures	-	-
XV	Net loss from investment in affiliates and joint ventures	-	-
XVI	Other operating income	460.419	569.191
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	13.008.526	2.725.389
XIX	TOTAL NET OPERATING INCOME	5.862.732	15.711.560
XX	TOTAL NET OPERATING EXPENSES	-	-
XXI	Cost of salaries, allowances and other personnel expenses	4.121.590	4.211.489
XXII	Cost of depreciation	797.401	844.632
XXIII	Other expenses	7.357.899	5.897.850
XXIV	PROFIT BEFORE TAX	-	4.757.589
XXV	LOSS BEFORE TAX	6.414.158	-
XXVI	Profit tax	-	-
XXVII	Profit from deferred taxes	114.554	47.547
XXVIII	Loss from deferred taxes	27	19.559
XXIX	PROFIT AFTER TAX	-	4.785.577
XXX	LOSS AFTER TAX	6.299.631	-
XXXI	Net profit from discontinued operations	-	-
XXXII	Net loss from discontinued operations	-	-
	RESULT FOR THE PERIOD - PROFIT	-	4.785.577
	RESULT FOR THE PERIOD - LOSS	6.299.631	-
	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)	-	-