



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. march 2016

(in 000 RSD)

No.	I T E M	31.03.2016.	31.03.2015.
1	2	3	4
	Interest income	4.298.254	5.088.885
	Interest expenses	917.923	1.627.904
I	Net interest income	3.380.331	3.460.981
	Net interest expenses	-	-
	Fee and commission income	1.405.936	1.404.876
	Fee and commission expenses	241.611	260.976
II	Net fee and commission income	1.164.325	1.143.900
III	Net fee and commission expenses	-	-
IV	Net profit from financial assets intended for trade	18.099	-
V	Net loss from financial assets intended for trade	-	116
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	-	-
XI	Net loss from financial assets available for sale	43.297	9.927
XII	Net income from FX differences and effects of agreed currency clause	-	31.757
XIII	Net expenses from FX differences and effects of agreed currency clause	24.405	-
XIV	Net profit from investment in affiliates and joint ventures	-	-
XV	Net loss from investment in affiliates and joint ventures	-	-
XVI	Other operating income	70.274	104.280
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	492.099	1.391.544
XIX	TOTAL NET OPERATING INCOME	4.073.228	3.339.331
XX	TOTAL NET OPERATING EXPENSES	-	-
XXI	Cost of salaries, allowances and other personnel expenses	1.052.684	1.003.626
XXII	Cost of depreciation	185.917	206.101
XXIII	Other expenses	1.431.619	1.921.672
XXIV	PROFIT BEFORE TAX	1.403.008	207.932
XXV	LOSS BEFORE TAX	-	-
XXVI	Profit tax	-	-
XXVII	Profit from deferred taxes	-	-
XXVIII	Loss from deferred taxes	-	-
XXIX	PROFIT AFTER TAX	1.403.008	207.932
XXX	LOSS AFTER TAX	-	-
XXXI	Net profit from discontinued operations	-	-
XXXII	Net loss from discontinued operations	-	-
	RESULT FOR THE PERIOD - PROFIT	1.403.008	207.932
	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)	-	-