



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 2019.

(in 000 RSD)

No.	I T E M	31.12.2019.	31.12.2018.
1	2	3	4
	Interest income	13.630.674	13.744.908
	Interest expenses	1.025.290	910.270
I	Net interest gains	12.605.384	12.834.638
	Net interest losses	-	-
	Income from fees and commissions	7.124.829	7.207.872
	Expenses on fees and commissions	1.795.833	1.997.723
II	Net gains from fees and commissions	5.328.996	5.210.149
III	Net losses on fees and commissions	-	-
IV	Net gains from change in fair value of financial instruments	71.614	44.076
V	Net losses on change in fair value of financial instruments	-	-
VI	Net gains from reclassification of financial instruments	-	-
VII	Net losses on reclassification of financial instruments	-	-
VIII	Net gains from derecognition of the financial instruments recognized at fair value	353.490	230.194
IX	Net losses on derecognition of the financial instruments recognized at fair value	-	-
X	Net gains from hedging	-	-
XI	Net losses on hedging	-	-
XII	Net exchange rate gains and gains from agreed currency clause	38.228	-
XIII	Net exchange rate losses and losses on agreed currency clause	-	7.458
XIV	Net income from reduction in impairment of financial assets not recognised at fair value through income statement	2.425.931	9.493
XV	Net expenses on impairment of financial assets not recognised at fair value through income statement	-	-
XVI	Net gains from derecognition of the financial instruments recognized at amortised cost	-	526.547
XVII	Net losses on derecognition of the financial instruments recognized at amortised cost	579.933	-
XVIII	Net gains from derecognition of investments in associated companies and joint ventures	-	-
XIX	Net losses on derecognition of investments in associated companies and joint ventures	-	-
XX	Other operating income	151.321	155.969
XXI	TOTAL NET OPERATING INCOME	20.395.031	19.003.608
XXII	TOTAL NET OPERATING EXPENSES	-	-
XXIII	Salaries, salary compensations and other personal expenses	4.917.532	4.442.799
XXIV	Depreciation costs	1.005.837	551.988
XXV	Other income	720.795	280.229
XXVI	Other expenses	6.923.772	6.167.977
XXVII	PROFIT BEFORE TAX	8.268.685	8.121.073
XXVIII	LOSS BEFORE TAX	-	-
XXIX	Profit tax	-	-
XXX	Gains from deferred taxes	1.482.667	700.754
XXXI	Losses on deferred taxes	795.593	676.645
XXXII	PROFIT AFTER TAX	8.955.759	8.145.182
XXXIII	LOSS AFTER TAX	-	-
	Net profit from discontinued operations	-	-
	Net loss on discontinued operations	-	-
	RESULT FOR THE PERIOD - PROFIT	8.955.759	8.145.182
	RESULT FOR THE PERIOD - LOSS	-	-
	Profit belonging to a parent entity	-	-
	Profit belonging to non-controlling owners	-	-
	Losses belonging to a parent entity	-	-
	Losses belonging to non-controlling owners	-	-
	EARNINGS PER SHARE	-	-
	Basic earnings per share (in dinars, without paras)	532	484
	Diluted earnings per share (in dinars, without paras)	532	484