



# 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 2020.

( in 000 RSD)

No.	I T E M	30.06.2020.	30.06.2019.
1	2	3	4
	Interest income	6.525.686	6.840.919
	Interest expenses	574.142	533.787
I	Net interest gains	5.951.544	6.307.132
	Net interest losses	-	-
	Income from fees and commissions	3.225.705	3.398.418
	Expenses on fees and commissions	845.769	793.868
II	Net gains from fees and commissions	2.379.936	2.604.550
III	Net losses on fees and commissions	-	-
IV	Net gains from change in fair value of financial instruments	35.085	36.998
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	108.307	201.317
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	-	9.160
XIII	Net exchange rate losses and losses on agreed currency clause	8.161	-
XIV	Net income from reduction in impairment of financial assets not recognised at fair value through income statement	-	1.637.952
XV	Net expenses on impairment of financial assets not recognised at fair value through income statement	99.159	-
XVI	Net gains from derecognition of the financial instruments recognized at amortised cost	-	-
XVII	Net losses on derecognition of the financial instruments recognized at amortised cost	-	590.451
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	125.186	68.494
XXI	TOTAL NET OPERATING INCOME	8.492.738	10.275.152
XXII	TOTAL NET OPERATING EXPENSES	-	-
XXIII	Salaries, salary compensations and other personal expenses	3.110.456	2.177.607
XXIV	Depreciation costs	492.842	496.957
XXV	Other income	734.678	409.063
XXVI	Other expenses	2.714.297	3.671.005
XXVII	PROFIT BEFORE TAX	2.909.821	4.338.646
XXVIII	LOSS BEFORE TAX	-	-
XXIX	Profit tax	-	-
XXX	Gains from deferred taxes	17.252	293
XXXI	Losses on deferred taxes	158.749	147
XXXII	PROFIT AFTER TAX	2.768.324	4.338.792
XXXIII	LOSS AFTER TAX	-	-
	Net profit from discontinued operations	-	-
	Net loss on discontinued operations	-	-
	RESULT FOR THE PERIOD - PROFIT	2.768.324	4.338.792
	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)	-	-
	Diluted earnings per share (in dinars, without paras)	-	-