



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. september 2020.

(in 000 RSD)

No.	I T E M	30.09.2020.	30.09.2019.
1	2	3	4
	Interest income	9.881.963	10.236.023
	Interest expenses	854.736	775.723
I	Net interest gains	9.027.227	9.460.300
	Net interest losses	-	-
	Income from fees and commissions	4.957.048	5.287.178
	Expenses on fees and commissions	1.305.488	1.269.926
II	Net gains from fees and commissions	3.651.560	4.017.252
III	Net losses on fees and commissions	-	-
IV	Net gains from change in fair value of financial instruments	62.659	67.834
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	121.510	249.628
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	-	38.398
XIII	Net exchange rate losses and losses on agreed currency clause	3.634	-
XIV	Net income from reduction in impairment of financial assets not recognised at fair value through income statement	-	2.484.718
XV	Net expenses on impairment of financial assets not recognised at fair value through income statement	71.447	-
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	-	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	171.152	112.641
XXI	TOTAL NET OPERATING INCOME	12.959.027	15.850.838
XXII	TOTAL NET OPERATING EXPENSES	-	-
XXIII	Salaries, salary compensations and other personal expenses	4.215.167	3.259.962
XXIV	Depreciation costs	735.301	761.228
XXV	Other income	742.178	440.486
XXVI	Other expenses	4.291.447	5.183.096
XXVII	PROFIT BEFORE TAX	4.459.290	7.087.038
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	4.317.793	7.087.184
XXXIII	LOSS AFTER TAX	-	-
	Net profit from discontinued operations	-	-
	Net loss on discontinued operations	-	-
	RESULT FOR THE PERIOD - PROFIT	4.317.793	7.087.184
	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)	-	-