



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 2015

(in 000 RSD)

No.	I T E M	30.09.2015.	30.09.2014.
1	2	3	4
	Interest income	14.580.583	16.406.066
	Interest expenses	4.282.639	6.192.020
I	Net interest income	10.297.944	10.214.046
	Net interest expenses	-	-
	Fee and commission income	4.428.391	4.112.999
	Fee and commission expenses	809.945	696.372
II	Net fee and commission income	3.618.446	3.416.627
III	Net fee and commission expenses	-	-
IV	Net profit from financial assets intended for trade	4.337	4.266
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	3.363	43.776
XI	Net loss from financial assets available for sale	-	-
XII	Net income from FX differences and effects of agreed currency clause	-	-
XIII	Net expenses from FX differences and effects of agreed currency clause	28.767	132.324
XIV	Net profit from investment in affiliates and joint ventures	-	-
XV	Net loss from investment in affiliates and joint ventures	-	-
XVI	Other operating income	344.375	210.972
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	3.727.046	2.138.410
XIX	TOTAL NET OPERATING INCOME	10.512.652	11.618.953
XX	TOTAL NET OPERATING EXPENSES	-	-
XXI	Cost of salaries, allowances and other personnel expenses	3.087.515	3.129.110
XXII	Cost of depreciation	610.814	631.492
XXIII	Other expenses	5.509.616	4.309.476
XXIV	PROFIT BEFORE TAX	1.304.707	3.548.875
XXV	LOSS BEFORE TAX	-	-
XXVI	Profit tax	-	-
XXVII	Profit from deferred taxes	-	-
XXVIII	Loss from deferred taxes	-	-
XXIX	PROFIT AFTER TAX	1.304.707	3.548.875
XXX	LOSS AFTER TAX	-	-
XXXI	Net profit from discontinued operations	-	-
XXXII	Net loss from discontinued operations	-	-
	RESULT FOR THE PERIOD - PROFIT	1.304.707	3.548.875
	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)	-	-