

INCOME STATEMENT AS OF 30.09.2023

02239108 CRNOGORSKA KOMERCIJALNA BANKA AD

SCHEDULE BU

Note: Published information represents constituent part of quarterly reports that thge banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

(EURO 000)

POSITION	AMOUNT
1. Interest income and similar income	55,663
2. Interest income on impaired loans	785
3. Interest expenses and similar expenses	830
I. NET INTEREST INCOME (1+2-3)	55,617
4. Fee and commission income	32,318
5. Fee and commission expenses	19,361
II. NET FEE AND COMMISSION INCOME (4-5)	12,957
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	
7. Net gains/losses on held-for-trading financial instruments	
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	1,067
11. Net gains/losses from derecognition of other assets	422
12. Other income	1,277
13. Employee expenses	13,708
14. Depreciation expenses	4,159
15. Overhead and administrative expenses	7,673
16. Net gains/losses from modification and reclassification of financial instruments	7
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	-4,093
18. Provision expenses	-1,089
19. Other expenses	43
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	50,931
21. Profit tax	7,596
22. NET PROFIT/LOSS (III - 21)	43,336