

INCOME STATEMENT AS OF 31.12.2023

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	76,605
2. Interest income on impaired loans	1,018
3. Interest expenses and similar expenses	976
I. NET INTEREST INCOME (1+2-3)	76,648
4. Fee and commission income	43,003
5. Fee and commission expenses	24,955
II. NET FEE AND COMMISSION INCOME (4-5)	18,048
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	1,409
11. Net gains/losses from derecognition of other assets	461
12. Other income	1,756
13. Employee expenses	19,553
14. Depreciation expenses	5,558
15. Overhead and administrative expenses	11,472
16. Net gains/losses from modification and reclassification of financial instruments	-78
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	-3,657
18. Provision expenses	-254
19. Other expenses	98
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	65,630
21. Profit tax	10,056
22. NET PROFIT/LOSS (III - 21)	55,574