

INCOME STATEMENT AS OF 30.06.2019

02373262 KOMERCIJALNA BANKA AD PODGORICA

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	2,741
2. Interest income on impaired loans	7
3. Interest expenses and similar expenses	405
I. NET INTEREST INCOME (1+2-3)	2,342
4. Fee and commission income	875
5. Fee and commission expenses	478
II. NET FEE AND COMMISSION INCOME (4-5)	397
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	52
11. Net gains/losses from derecognition of other assets	120
12. Other income	58
13. Employee expenses	1,287
14. Depreciation expenses	185
15. Overhead and administrative expenses	844
16. Net gains/losses from modification and reclassification of financial instruments	
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	107
18. Provision expenses	78
19. Other expenses	22
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	446
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	446