Company **Komercijalna banka AD Skopje**
Reporting period **01.01.2009 - 30.06.2009** Corporate number **4065573**

INCOME STATEMENT 000 MKD

No.	Position	Previous year		Current year		Index	
		cumulatively as from the beginning of the year	current quarter	cumulatively as from the beginning of the year	current quarter	compared to previous year	compared to previous quarter
1	Interest and similar income	1.667.448	869.251	1.896.234	964.732	113,7%	111,0%
2	Interest expense and similar charges	722.205	363.907	846.653	431.211	117,2%	118,5%
3	**Net interest income**	**945.243**	**505.344**	**1.049.581**	**533.521**	111,0%	105,6%
4	Fee and commission income	539.979	288.556	407.677	214.204	75,5%	74,2%
5	Fee and commission expense	56.480	29.516	65.164	38.063	115,4%	129,0%
6	**Net fee and commission income**	**483.499**	**259.040**	**342.513**	**176.141**	70,8%	68,0%
7	Dividend income	18.317	11.117	10.681	6.121	58,3%	55,1%
8	Foreign exchange gains (net)	61.084	23.671	37.025	8.639	60,6%	36,5%
9	Net profit/loss under financial assets and liabilities at fair value	0	0	0	0		
10	Net profit/loss under financial assets and liabilities (available-for-sale and held-to-maturity)	0	0	0	0		
11	Other operating income	388.330	342.349	190.861	79.450	49,1%	23,2%
12	Impairment losses of assets under credits and investments	56.498	94.968	364.382	96.577	644,9%	101,7%
13	Administrative expenses	632.335	332.875	735.552	403.124	116,3%	121,1%
13а	*Employees expenses*	349.921	182.595	457.948	263.323	130,9%	144,2%
13б	*Depreciation*	86.297	43.291	88.305	44.225	102,3%	102,2%
13в	*Other administrative expenses*	196.117	106.989	189.299	95.576	96,5%	89,3%
14	Other operating expenses	153.639	79.133	194.375	95.170	126,5%	120,3%
14а	*Loss from sale of property and equipment*	1.130	292	2.825	817	250,0%	279,8%
14б	*Software costs*	6.610	3.303	7.918	4.026	119,8%	121,9%
14в	*Operating leasing*	0	0	0	0		
14г	*Other*	145.899	75.538	183.632	90.327	125,9%	119,6%
15	***Operating profit/loss***	***1.054.001***	***634.545***	***336.352***	***209.001***	31,9%	32,9%
16	Profit/loss from associate						
17	***Net profit/loss before taxation***						
18	Income tax						
19	***Net profit/loss for the financial year***						
20	Distributed to:						
21	**Company's owners**						
22	**Minority interest**						