

INCOME STATEMENT AS OF 30.06.2020

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	13,089
2. Interest income on impaired loans	273
3. Interest expenses and similar expenses	106
I. NET INTEREST INCOME (1+2-3)	13,256
4. Fee and commission income	6,850
5. Fee and commission expenses	3,893
II. NET FEE AND COMMISSION INCOME (4-5)	2,957
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	380
11. Net gains/losses from derecognition of other assets	
12. Other income	835
13. Employee expenses	6,537
14. Depreciation expenses	2,153
15. Overhead and administrative expenses	4,019
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	3,953
18. Provision expenses	230
19. Other expenses	59
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	477
21. Profit tax	113
22. NET PROFIT/LOSS (III - 21)	364