

## INCOME STATEMENT AS OF 30.09.2021

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	35,048
2. Interest income on impaired loans	1,026
3. Interest expenses and similar expenses	917
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>35,158</b>
4. Fee and commission income	19,217
5. Fee and commission expenses	12,071
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>7,146</b>
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	833
11. Net gains/losses from derecognition of other assets	252
12. Other income	892
13. Employee expenses	11,310
14. Depreciation expenses	3,963
15. Overhead and administrative expenses	6,966
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	4,891
18. Provision expenses	34
19. Other expenses	78
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>17,039</b>
21. Profit tax	1,517
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>15,522</b>