

## INCOME STATEMENT AS OF 31.12.2019

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	25,530
2. Interest income on impaired loans	632
3. Interest expenses and similar expenses	158
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>26,004</b>
4. Fee and commission income	18,361
5. Fee and commission expenses	10,039
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>8,322</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	886
11. Net gains/losses from derecognition of other assets	22
12. Other income	3,001
13. Employee expenses	18,851
14. Depreciation expenses	3,240
15. Overhead and administrative expenses	8,973
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	-426
18. Provision expenses	319
19. Other expenses	1,876
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>5,403</b>
21. Profit tax	457
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>4,945</b>