

## INCOME STATEMENT AS OF 31.12.2024

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	88,521
2. Interest income on impaired loans	820
3. Interest expenses and similar expenses	1,374
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>87,967</b>
4. Fee and commission income	48,096
5. Fee and commission expenses	27,022
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>21,075</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	1,364
11. Net gains/losses from derecognition of other assets	561
12. Other income	1,250
13. Employee expenses	21,990
14. Depreciation expenses	6,278
15. Overhead and administrative expenses	12,856
16. Net gains/losses from modification and reclassification of financial instruments	-11
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	-2,260
18. Provision expenses	678
19. Other expenses	1,601
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>71,086</b>
21. Profit tax	10,994
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>60,092</b>