

INCOME STATEMENT AS OF 30.06.2020

02373262 **KOMERCIJALNA BANKA AD PODGORICA**

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	3,018
2. Interest income on impaired loans	44
3. Interest expenses and similar expenses	528
I. NET INTEREST INCOME (1+2-3)	2,535
4. Fee and commission income	896
5. Fee and commission expenses	513
II. NET FEE AND COMMISSION INCOME (4-5)	384
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	10
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	56
11. Net gains/losses from derecognition of other assets	7
12. Other income	61
13. Employee expenses	1,304
14. Depreciation expenses	389
15. Overhead and administrative expenses	731
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	91
18. Provision expenses	19
19. Other expenses	14
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	503
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	503