

## INCOME STATEMENT AS OF 30.09.2021

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	4,396
2. Interest income on impaired loans	128
3. Interest expenses and similar expenses	790
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>3,734</b>
4. Fee and commission income	1,522
5. Fee and commission expenses	1,220
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>303</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	95
11. Net gains/losses from derecognition of other assets	45
12. Other income	111
13. Employee expenses	2,672
14. Depreciation expenses	564
15. Overhead and administrative expenses	1,229
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	3,552
18. Provision expenses	87
19. Other expenses	35
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>-3,851</b>
21. Profit tax	
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>-3,851</b>