

# INCOME STATEMENT

Company **Комерцијална банка АД Скопје**  
 Reporting period **01.01 - 30.06**  
 Year **2020**  
 Consolidated report **да**

|  | Note     | <i>In 000 MKD</i>            |                               |
|--|----------|------------------------------|-------------------------------|
|  |          | Current Period<br>30.06.2020 | Previous Period<br>30.06.2019 |
| Interest income  |          | 1,418,682                    | 1,428,655                     |
| Interest expense   |          | -211,930                     | -258,995                      |
| <b>Interest income/(expense), net</b>                            | <b>6</b> | <b>1,206,752</b>             | <b>1,169,660</b>              |
| Fee and commission income  |          | 653,334                      | 678,553                       |
| Fee and commission expense                                       |          | -203,994                     | -187,072                      |
| <b>Fee and commission income/(expense), net</b>                  | <b>7</b> | <b>449,340</b>               | <b>491,481</b>                |
| Net trading income   | 8        | 834                          | 12,029                        |
| Net income from other financial instruments at fair value        | 9        | 2,402                        | 3,987                         |
| Foreign exchange gains/(losses), net                             | 10       | 80,736                       | 58,275                        |
| Other operating income   | 11       | 1,025,263                    | 194,041                       |
| Share of profit of associates                                    | 24       | 0                            | 0                             |
| Impairment losses of financial assets, net                       | 12       | -1,136,547                   | -425,106                      |
| Impairment losses of non-financial assets, net                   | 13       | -938                         | -3,925                        |
| Personnel expenses   | 14       | -426,868                     | -439,129                      |
| Depreciation and amortization                                    | 15       | -85,132                      | -80,429                       |
| Other operating expenses   | 16       | -364,034                     | -304,796                      |
| Share of loss of associates                                      | 24       | 0                            | 0                             |
| <b>Profit/(loss) before tax</b>                                  |          | <b>751,808</b>               | <b>676,088</b>                |
| Income tax expense   | 17       | 0                            | 0                             |
| <b>Profit for the year from continuing operations</b>            |          | <b>751,808</b>               | <b>676,088</b>                |
| Profit/(loss) form group of assets and liabilities held for sale |          | 0                            | 0                             |
| <b>Profit/(loss) for the year</b>                                |          | <b>751,808</b>               | <b>676,088</b>                |
| <b>Profit/(loss) for the year attributable to*:</b>              |          |                              |                               |
| Banks shareholders   |          | 742,704                      | 670,354                       |
| Non-controlling interest   |          | 9,104                        | 5,734                         |
| <b>Earnings per share</b>  | 41       |                              |                               |
| basic earning per share (in Denars)                              |          | 0.00                         | 0.00                          |
| diluted earnings per share (in Denars)                           |          | 0.00                         | 0.00                          |

\* only for consolidated financial statements