

INCOME STATEMENT

Company **Комерцијална банка АД Скопје**
 Reporting period **01.01 - 31.12**
 Year **2020**
 Consolidated report **да**

	Note	<i>In 000 MKD</i>	
		Current Period 31.12.2020	Previous Period 31.12.2019
Interest income		2,816,672	2,916,288
Interest expense		-396,117	-511,523
Interest income/(expense), net	6	2,420,555	2,404,765
Fee and commission income		1,403,004	1,438,910
Fee and commission expense		-445,967	-439,926
Fee and commission income/(expense), net	7	957,037	998,984
Net trading income	8	4,529	15,075
Net income from other financial instruments at fair value	9	5,262	7,364
Foreign exchange gains/(losses), net	10	165,074	118,058
Other operating income	11	1,812,416	802,822
Share of profit of associates	24	67,614	60,816
Impairment losses of financial assets, net	12	-1,369,749	-588,509
Impairment losses of non-financial assets, net	13	-4,399	-4,513
Personnel expenses	14	-1,035,579	-988,968
Depreciation and amortization	15	-175,120	-163,813
Other operating expenses	16	-748,318	-651,268
Share of loss of associates	24	0	0
Profit/(loss) before tax		2,099,322	2,010,813
Income tax expense	17	-160,188	-183,988
Profit for the year from continuing operations		1,939,134	1,826,825
Profit/(loss) form group of assets and liabilities held for sale		0	0
Profit/(loss) for the year		1,939,134	1,826,825
Profit/(loss) for the year attributable to*:			
Banks shareholders		1,923,370	1,814,228
Non-controlling interest		15,764	12,597
Earnings per share	41		
basic earning per share (in Denars)		844.00	796.00
diluted earnings per share (in Denars)		844.00	796.00

* only for consolidated financial statements

STATEMENT OF COMPREHENSIVE INCOME

Company **Комерцијална банка АД Скопје**
 Reporting period **01.01 - 31.12**
 Year **2020**
 Consolidated report **да**

Note	<i>In 000 MKD</i>	
	Curent Period 31.12.2020	Previous Period 31.12.2019
Profit/(loss) for the year	1,939,134	1,826,825
Other gains/(losses) for the period, not recognized in the Income statement (before tax)	0	0
Other gains/(losses) for the period, not recognized in the Income statement (before tax)	0	0
Revaluation reserve for equity investments available for sale	0	0
- unrealized net- changes in fair value of equity investments available for sale	0	0
- realized net gains/(losses) from equity investments available for sale, reclassified in Other Reserves	0	0
Changes in the credit capability of the bank, for financial liabilities measured at fair value	0	0
Corporate tax from other Gains/Losses not recognized in the Income Statement	0	0
Gains/Losses for the period not recognized in the Income Statement	0	0
Other Gains/Losses for the period that are or can be reclassified in the Income Statement	0	0
Revaluation reserve for debt securities (investments) available for sale	0	0
- unrealised net changes in fair value of debt securities (investments) available for sale	-2,077	-12,044
- realised net gains/losses of debt securities (investments) available for sale	0	0
- additional impairment of debt instruments available for sale	0	0
- Release of impairment of debt instruments available for sale, reclassified in the Income Statement	0	0
Revaluation reserve for foreclosed assets on the basis of uncollected receivables (before tax)	0	0
- revaluation reserve at the date of foreclosure of the asset	0	0
- reduction of revaluation reserve, reclassified in to Profit and loss	0	0
Reserve for instruments for hedging net-investment of Cash flow risk	0	0
-unrealized net-changes in fair value of hedging instruments of Cash flow risk	0	0
-realized net gains/(losses) on hedging instruments of cash flow, reclassified in the Income statement	0	0
Reserve for instruments to protect against the risk of net investments in foreign operations	0	0
Foreign exchange reserve of investment in foreign operations	0	0
Share in other gains/(losses) of associates not recognized in the income statement	0	0
Other gains/(losses) not recognized in the income statement	0	0
Income tax on other gains/(losses) that are or can be reclassified in the Income Statement	0	0
Total other gains/(losses) in the period that are or can be reclassified in the Income Statement	-2,077	-12,044
Other gains/(losses) for the period	-2,077	-12,044
Total comprehensive income for the year	1,937,057	1,814,781
Total comprehensive income for the year, attributable to*:	0	0
Shareholders of the Bank	1,921,293	1,802,184
Non-controlling interest	15,764	12,597

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