

INCOME STATEMENT AS OF 31.03.2022

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	12,013
2. Interest income on impaired loans	250
3. Interest expenses and similar expenses	240
I. NET INTEREST INCOME (1+2-3)	12,023
4. Fee and commission income	6,065
5. Fee and commission expenses	3,700
II. NET FEE AND COMMISSION INCOME (4-5)	2,364
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	293
11. Net gains/losses from derecognition of other assets	6
12. Other income	276
13. Employee expenses	4,361
14. Depreciation expenses	1,407
15. Overhead and administrative expenses	2,066
16. Net gains/losses from modification and reclassification of financial instruments	12
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	16,317
18. Provision expenses	-10,657
19. Other expenses	3
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	1,453
21. Profit tax	160
22. NET PROFIT/LOSS (III - 21)	1,293