

INCOME STATEMENT AS OF 30.09.2018

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	18,172
2. Interest income on impaired loans	
3. Interest expenses and similar expenses	223
I. NET INTEREST INCOME (1+2-3)	17,949
4. Fee and commission income	11,783
5. Fee and commission expenses	5,957
II. NET FEE AND COMMISSION INCOME (4-5)	5,826
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	641
11. Net gains/losses from derecognition of other assets	44
12. Other income	2,590
13. Employee expenses	9,130
14. Depreciation expenses	1,904
15. Overhead and administrative expenses	5,154
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	12
18. Provision expenses	43
19. Other expenses	115
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	10,693
21. Profit tax	920
22. NET PROFIT/LOSS (III - 21)	9,773