

INCOME STATEMENT AS OF 30.09.2019

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	18,883
2. Interest income on impaired loans	481
3. Interest expenses and similar expenses	133
I. NET INTEREST INCOME (1+2-3)	19,230
4. Fee and commission income	14,020
5. Fee and commission expenses	7,710
II. NET FEE AND COMMISSION INCOME (4-5)	6,311
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	654
11. Net gains/losses from derecognition of other assets	-1
12. Other income	2,185
13. Employee expenses	9,727
14. Depreciation expenses	1,991
15. Overhead and administrative expenses	5,859
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	1,076
18. Provision expenses	47
19. Other expenses	93
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	9,587
21. Profit tax	799
22. NET PROFIT/LOSS (III - 21)	8,788