

INCOME STATEMENT AS OF 31.03.2019

02373262 **KOMERCIJALNA BANKA AD PODGORICA**

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	1,282
2. Interest income on impaired loans	11
3. Interest expenses and similar expenses	194
I. NET INTEREST INCOME (1+2-3)	1,099
4. Fee and commission income	396
5. Fee and commission expenses	229
II. NET FEE AND COMMISSION INCOME (4-5)	167
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	12
11. Net gains/losses from derecognition of other assets	69
12. Other income	31
13. Employee expenses	637
14. Depreciation expenses	93
15. Overhead and administrative expenses	420
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	16
18. Provision expenses	
19. Other expenses	2
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	211
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	211