

INCOME STATEMENT AS OF 31.03.2021

02829541 LOVČEN 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	2,987
2. Interest income on impaired loans	55
3. Interest expenses and similar expenses	1,155
I. NET INTEREST INCOME (1+2-3)	1,887
4. Fee and commission income	490
5. Fee and commission expenses	525
II. NET FEE AND COMMISSION INCOME (4-5)	-35
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	0
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	27
11. Net gains/losses from derecognition of other assets	-5
12. Other income	92
13. Employee expenses	814
14. Depreciation expenses	201
15. Overhead and administrative expenses	463
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	264
18. Provision expenses	
19. Other expenses	11
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	212
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	212