

INCOME STATEMENT AS OF 31.12.2018

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	9,162
2. Interest income on impaired loans	
3. Interest expenses and similar expenses	3,007
I. NET INTEREST INCOME (1+2-3)	6,156
4. Fee and commission income	1,997
5. Fee and commission expenses	1,307
II. NET FEE AND COMMISSION INCOME (4-5)	690
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	64
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	69
11. Net gains/losses from derecognition of other assets	0
12. Other income	75
13. Employee expenses	2,488
14. Depreciation expenses	439
15. Overhead and administrative expenses	1,790
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	552
18. Provision expenses	
19. Other expenses	24
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	1,761
21. Profit tax	-7
22. NET PROFIT/LOSS (III - 21)	1,767