

INCOME STATEMENT AS OF 30.06.2020

03087158 **ADRIATIC BANK 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	437
2. Interest income on impaired loans	7
3. Interest expenses and similar expenses	107
I. NET INTEREST INCOME (1+2-3)	337
4. Fee and commission income	154
5. Fee and commission expenses	151
II. NET FEE AND COMMISSION INCOME (4-5)	3
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	26
11. Net gains/losses from derecognition of other assets	-2
12. Other income	
13. Employee expenses	558
14. Depreciation expenses	161
15. Overhead and administrative expenses	361
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	130
18. Provision expenses	1
19. Other expenses	1
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	-848
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	-848