

INCOME STATEMENT AS OF 31.12.2018

02096099 PRVA BANKA CG AD PODGORICA OSNOVANA 1901.GODINE

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	11,201
2. Interest income on impaired loans	1,370
3. Interest expenses and similar expenses	4,074
I. NET INTEREST INCOME (1+2-3)	8,497
4. Fee and commission income	5,519
5. Fee and commission expenses	3,581
II. NET FEE AND COMMISSION INCOME (4-5)	1,938
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	86
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	406
11. Net gains/losses from derecognition of other assets	483
12. Other income	753
13. Employee expenses	3,301
14. Depreciation expenses	255
15. Overhead and administrative expenses	5,592
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	1,433
18. Provision expenses	21
19. Other expenses	1,175
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	388
21. Profit tax	50
22. NET PROFIT/LOSS (III - 21)	338