

INCOME STATEMENT AS OF 31.03.2020

02136228 **PODGORIČKA BANKA AD PODGORICA, MEMBER OF OTP GROUP**

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	5,832
2. Interest income on impaired loans	78
3. Interest expenses and similar expenses	332
I. NET INTEREST INCOME (1+2-3)	5,578
4. Fee and commission income	1,665
5. Fee and commission expenses	1,214
II. NET FEE AND COMMISSION INCOME (4-5)	451
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	-463
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	67
11. Net gains/losses from derecognition of other assets	17
12. Other income	25
13. Employee expenses	1,634
14. Depreciation expenses	347
15. Overhead and administrative expenses	972
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	449
18. Provision expenses	-1
19. Other expenses	20
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	2,254
21. Profit tax	205
22. NET PROFIT/LOSS (III - 21)	2,049