

INCOME STATEMENT AS OF 30.06.2019

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	12,018
2. Interest income on impaired loans	134
3. Interest expenses and similar expenses	917
I. NET INTEREST INCOME (1+2-3)	11,234
4. Fee and commission income	3,834
5. Fee and commission expenses	2,696
II. NET FEE AND COMMISSION INCOME (4-5)	1,138
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	0
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	-235
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	130
11. Net gains/losses from derecognition of other assets	-17
12. Other income	277
13. Employee expenses	3,486
14. Depreciation expenses	617
15. Overhead and administrative expenses	2,054
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	427
18. Provision expenses	101
19. Other expenses	82
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	5,761
21. Profit tax	454
22. NET PROFIT/LOSS (III - 21)	5,307