

INCOME STATEMENT AS OF 30.09.2019

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	18,093
2. Interest income on impaired loans	191
3. Interest expenses and similar expenses	1,352
I. NET INTEREST INCOME (1+2-3)	16,932
4. Fee and commission income	6,070
5. Fee and commission expenses	4,268
II. NET FEE AND COMMISSION INCOME (4-5)	1,802
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	-135
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	195
11. Net gains/losses from derecognition of other assets	-12
12. Other income	283
13. Employee expenses	5,936
14. Depreciation expenses	867
15. Overhead and administrative expenses	3,304
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	2,686
18. Provision expenses	64
19. Other expenses	126
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	6,082
21. Profit tax	491
22. NET PROFIT/LOSS (III - 21)	5,591