

INCOME STATEMENT AS OF 30.06.2019

03032531 ZAPAD BANKA 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	1,727
2. Interest income on impaired loans	31
3. Interest expenses and similar expenses	454
I. NET INTEREST INCOME (1+2-3)	1,304
4. Fee and commission income	824
5. Fee and commission expenses	364
II. NET FEE AND COMMISSION INCOME (4-5)	459
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	46
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	-3
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	412
11. Net gains/losses from derecognition of other assets	-11
12. Other income	36
13. Employee expenses	1,103
14. Depreciation expenses	170
15. Overhead and administrative expenses	895
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	166
18. Provision expenses	3
19. Other expenses	6
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	-99
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	-99