

## INCOME STATEMENT AS OF 30.09.2020

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	2,594
2. Interest income on impaired loans	202
3. Interest expenses and similar expenses	665
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>2,131</b>
4. Fee and commission income	1,369
5. Fee and commission expenses	1,005
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>364</b>
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	786
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	24
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	646
11. Net gains/losses from derecognition of other assets	
12. Other income	55
13. Employee expenses	1,767
14. Depreciation expenses	534
15. Overhead and administrative expenses	940
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	158
18. Provision expenses	
19. Other expenses	10
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>597</b>
21. Profit tax	71
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>526</b>