

INCOME STATEMENT AS OF 30.09.2024

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	9,774
2. Interest income on impaired loans	232
3. Interest expenses and similar expenses	1,541
I. NET INTEREST INCOME (1+2-3)	8,464
4. Fee and commission income	4,793
5. Fee and commission expenses	1,468
II. NET FEE AND COMMISSION INCOME (4-5)	3,325
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	
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	340
11. Net gains/losses from derecognition of other assets	
12. Other income	31
13. Employee expenses	3,866
14. Depreciation expenses	683
15. Overhead and administrative expenses	1,722
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	924
18. Provision expenses	
19. Other expenses	15
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	4,949
21. Profit tax	768
22. NET PROFIT/LOSS (III - 21)	4,181