

## INCOME STATEMENT AS OF 30.06.2018

03048136 ZIRAAT BANK MONTENEGRO AD

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	955
2. Interest income on impaired loans	
3. Interest expenses and similar expenses	274
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>681</b>
4. Fee and commission income	74
5. Fee and commission expenses	93
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>-19</b>
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	3
11. Net gains/losses from derecognition of other assets	
12. Other income	19
13. Employee expenses	493
14. Depreciation expenses	209
15. Overhead and administrative expenses	356
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	-77
18. Provision expenses	-6
19. Other expenses	17
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15+16-17-18-19</b>	<b>-308</b>
21. Profit tax	
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>-308</b>