

INCOME STATEMENT AS OF 31.03.2023

03087158 ADRIATIC BANK 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	2,502
2. Interest income on impaired loans	101
3. Interest expenses and similar expenses	275
I. NET INTEREST INCOME (1+2-3)	2,329
4. Fee and commission income	2,585
5. Fee and commission expenses	676
II. NET FEE AND COMMISSION INCOME (4-5)	1,909
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	2,294
11. Net gains/losses from derecognition of other assets	
12. Other income	
13. Employee expenses	1,117
14. Depreciation expenses	70
15. Overhead and administrative expenses	629
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	234
18. Provision expenses	
19. Other expenses	1
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	4,481
21. Profit tax	561
22. NET PROFIT/LOSS (III - 21)	3,920