

INCOME STATEMENT AS OF 30.09.2021

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	2,332
2. Interest income on impaired loans	41
3. Interest expenses and similar expenses	327
I. NET INTEREST INCOME (1+2-3)	2,046
4. Fee and commission income	3,228
5. Fee and commission expenses	748
II. NET FEE AND COMMISSION INCOME (4-5)	2,480
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	1,107
11. Net gains/losses from derecognition of other assets	
12. Other income	
13. Employee expenses	1,290
14. Depreciation expenses	236
15. Overhead and administrative expenses	668
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	1,100
18. Provision expenses	5
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	2,334
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	2,334