

INCOME STATEMENT AS OF 30.09.2024

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	12,491
2. Interest income on impaired loans	306
3. Interest expenses and similar expenses	1,119
I. NET INTEREST INCOME (1+2-3)	11,678
4. Fee and commission income	8,563
5. Fee and commission expenses	3,256
II. NET FEE AND COMMISSION INCOME (4-5)	5,308
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	11,143
11. Net gains/losses from derecognition of other assets	26
12. Other income	7
13. Employee expenses	3,476
14. Depreciation expenses	546
15. Overhead and administrative expenses	5,921
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	376
18. Provision expenses	
19. Other expenses	0
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	17,843
21. Profit tax	2,619
22. NET PROFIT/LOSS (III - 21)	15,224