

INCOME STATEMENT AS OF 31.12.2024

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	16,574
2. Interest income on impaired loans	399
3. Interest expenses and similar expenses	1,521
I. NET INTEREST INCOME (1+2-3)	15,453
4. Fee and commission income	10,767
5. Fee and commission expenses	4,160
II. NET FEE AND COMMISSION INCOME (4-5)	6,607
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	-2
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	12,826
11. Net gains/losses from derecognition of other assets	25
12. Other income	17
13. Employee expenses	4,649
14. Depreciation expenses	798
15. Overhead and administrative expenses	8,324
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	1,188
18. Provision expenses	4
19. Other expenses	11
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	19,953
21. Profit tax	3,340
22. NET PROFIT/LOSS (III - 21)	16,613