

INCOME STATEMENT AS OF 30.09.2022

02096099 PRVA BANKA CG AD PODGORICA OSNOVANA 1901.GODINE

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	6,986
2. Interest income on impaired loans	353
3. Interest expenses and similar expenses	2,090
I. NET INTEREST INCOME (1+2-3)	5,248
4. Fee and commission income	4,147
5. Fee and commission expenses	2,770
II. NET FEE AND COMMISSION INCOME (4-5)	1,378
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	29
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	287
11. Net gains/losses from derecognition of other assets	74
12. Other income	314
13. Employee expenses	2,780
14. Depreciation expenses	537
15. Overhead and administrative expenses	3,404
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	-21
18. Provision expenses	
19. Other expenses	94
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	536
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	536