

INCOME STATEMENT AS OF 31.12.2021

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	10,443
2. Interest income on impaired loans	238
3. Interest expenses and similar expenses	3,176
I. NET INTEREST INCOME (1+2-3)	7,506
4. Fee and commission income	5,348
5. Fee and commission expenses	3,404
II. NET FEE AND COMMISSION INCOME (4-5)	1,944
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	121
7. Net gains/losses on held-for-trading financial instruments	41
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	212
11. Net gains/losses from derecognition of other assets	6,128
12. Other income	471
13. Employee expenses	3,585
14. Depreciation expenses	717
15. Overhead and administrative expenses	4,638
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	10,952
18. Provision expenses	-136
19. Other expenses	573
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	-3,904
21. Profit tax	549
22. NET PROFIT/LOSS (III - 21)	-4,453