

## INCOME STATEMENT AS OF 31.12.2023

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	10,408
2. Interest income on impaired loans	986
3. Interest expenses and similar expenses	2,981
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>8,413</b>
4. Fee and commission income	7,218
5. Fee and commission expenses	4,734
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>2,483</b>
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	77
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	359
11. Net gains/losses from derecognition of other assets	403
12. Other income	1,950
13. Employee expenses	3,731
14. Depreciation expenses	1,831
15. Overhead and administrative expenses	3,874
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	1,236
18. Provision expenses	
19. Other expenses	2,941
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>73</b>
21. Profit tax	-2
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>76</b>