

INCOME STATEMENT AS OF 31.03.2018

02351242 ERSTE 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	5,685
2. Interest income on impaired loans	67
3. Interest expenses and similar expenses	709
I. NET INTEREST INCOME (1+2-3)	5,043
4. Fee and commission income	1,190
5. Fee and commission expenses	711
II. NET FEE AND COMMISSION INCOME (4-5)	479
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	112
7. Net gains/losses on held-for-trading financial instruments	81
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	-10
11. Net gains/losses from derecognition of other assets	4
12. Other income	313
13. Employee expenses	1,950
14. Depreciation expenses	351
15. Overhead and administrative expenses	1,132
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	113
18. Provision expenses	-12
19. Other expenses	49
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15+16-17-18-19	2,439
21. Profit tax	222
22. NET PROFIT/LOSS (III - 21)	2,217