

INCOME STATEMENT AS OF 30.06.2019

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	12,212
2. Interest income on impaired loans	205
3. Interest expenses and similar expenses	1,102
I. NET INTEREST INCOME (1+2-3)	11,315
4. Fee and commission income	3,313
5. Fee and commission expenses	1,719
II. NET FEE AND COMMISSION INCOME (4-5)	1,594
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	109
7. Net gains/losses on held-for-trading financial instruments	245
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	3
11. Net gains/losses from derecognition of other assets	-22
12. Other income	420
13. Employee expenses	4,103
14. Depreciation expenses	699
15. Overhead and administrative expenses	2,574
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	328
18. Provision expenses	95
19. Other expenses	121
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	5,744
21. Profit tax	454
22. NET PROFIT/LOSS (III - 21)	5,291