

INCOME STATEMENT AS OF 30.06.2020

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	13,155
2. Interest income on impaired loans	169
3. Interest expenses and similar expenses	1,275
I. NET INTEREST INCOME (1+2-3)	12,049
4. Fee and commission income	2,641
5. Fee and commission expenses	1,741
II. NET FEE AND COMMISSION INCOME (4-5)	900
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	1
7. Net gains/losses on held-for-trading financial instruments	156
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	-9
11. Net gains/losses from derecognition of other assets	-7
12. Other income	482
13. Employee expenses	4,115
14. Depreciation expenses	905
15. Overhead and administrative expenses	2,713
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	2,861
18. Provision expenses	-62
19. Other expenses	127
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	2,913
21. Profit tax	201
22. NET PROFIT/LOSS (III - 21)	2,712