

INCOME STATEMENT AS OF 30.09.2019

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 | 18,601 |
| 2. Interest income on impaired loans | 269 |
| 3. Interest expenses and similar expenses | 1,600 |
| I. NET INTEREST INCOME (1+2-3) | 17,269 |
| 4. Fee and commission income | 5,483 |
| 5. Fee and commission expenses | 2,804 |
| II. NET FEE AND COMMISSION INCOME (4-5) | 2,679 |
| 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 | 360 |
| 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 | -7 |
| 11. Net gains/losses from derecognition of other assets | -20 |
| 12. Other income | 654 |
| 13. Employee expenses | 6,117 |
| 14. Depreciation expenses | 1,055 |
| 15. Overhead and administrative expenses | 3,841 |
| 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 | -1,020 |
| 18. Provision expenses | 24 |
| 19. Other expenses | 192 |
| III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19 | 10,836 |
| 21. Profit tax | 922 |
| 22. NET PROFIT/LOSS (III - 21) | 9,913 |