

INCOME STATEMENT AS OF 30.09.2024

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	29,175
2. Interest income on impaired loans	350
3. Interest expenses and similar expenses	3,417
I. NET INTEREST INCOME (1+2-3)	26,108
4. Fee and commission income	9,327
5. Fee and commission expenses	5,986
II. NET FEE AND COMMISSION INCOME (4-5)	3,342
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	
7. Net gains/losses on held-for-trading financial instruments	636
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	-65
11. Net gains/losses from derecognition of other assets	-29
12. Other income	675
13. Employee expenses	8,825
14. Depreciation expenses	1,683
15. Overhead and administrative expenses	5,151
16. Net gains/losses from modification and reclassification of financial instruments	-55
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	-1,604
18. Provision expenses	29
19. Other expenses	139
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	16,498
21. Profit tax	2,426
22. NET PROFIT/LOSS (III - 21)	14,072