

## INCOME STATEMENT AS OF 31.12.2018

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	23,284
2. Interest income on impaired loans	377
3. Interest expenses and similar expenses	2,426
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>21,235</b>
4. Fee and commission income	6,516
5. Fee and commission expenses	3,413
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>3,102</b>
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	1,870
7. Net gains/losses on held-for-trading financial instruments	599
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	-20
11. Net gains/losses from derecognition of other assets	-38
12. Other income	992
13. Employee expenses	7,925
14. Depreciation expenses	1,397
15. Overhead and administrative expenses	5,230
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	408
18. Provision expenses	-20
19. Other expenses	1,485
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>11,314</b>
21. Profit tax	1,082
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>10,232</b>