

INCOME STATEMENT AS OF 31.12.2022

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	26,565
2. Interest income on impaired loans	636
3. Interest expenses and similar expenses	2,561
I. NET INTEREST INCOME (1+2-3)	24,639
4. Fee and commission income	9,333
5. Fee and commission expenses	4,605
II. NET FEE AND COMMISSION INCOME (4-5)	4,729
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	799
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	-53
11. Net gains/losses from derecognition of other assets	-131
12. Other income	1,097
13. Employee expenses	9,439
14. Depreciation expenses	1,903
15. Overhead and administrative expenses	6,168
16. Net gains/losses from modification and reclassification of financial instruments	-144
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	78
18. Provision expenses	-5
19. Other expenses	202
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	13,438
21. Profit tax	1,852
22. NET PROFIT/LOSS (III - 21)	11,586