

INCOME STATEMENT AS OF 31.12.2023

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	34,252
2. Interest income on impaired loans	469
3. Interest expenses and similar expenses	4,693
I. NET INTEREST INCOME (1+2-3)	30,028
4. Fee and commission income	11,776
5. Fee and commission expenses	5,937
II. NET FEE AND COMMISSION INCOME (4-5)	5,839
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	804
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	-22
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	-91
11. Net gains/losses from derecognition of other assets	-76
12. Other income	1,218
13. Employee expenses	10,951
14. Depreciation expenses	2,146
15. Overhead and administrative expenses	7,221
16. Net gains/losses from modification and reclassification of financial instruments	-110
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	-1,037
18. Provision expenses	-42
19. Other expenses	194
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	18,376
21. Profit tax	2,748
22. NET PROFIT/LOSS (III - 21)	15,628