

## INCOME STATEMENT AS OF 31.12.2024

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	39,483
2. Interest income on impaired loans	439
3. Interest expenses and similar expenses	4,591
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>35,331</b>
4. Fee and commission income	12,331
5. Fee and commission expenses	8,019
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>4,312</b>
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	-3
7. Net gains/losses on held-for-trading financial instruments	881
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	-178
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	-89
11. Net gains/losses from derecognition of other assets	-147
12. Other income	1,135
13. Employee expenses	11,904
14. Depreciation expenses	2,282
15. Overhead and administrative expenses	7,599
16. Net gains/losses from modification and reclassification of financial instruments	-67
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	-1,313
18. Provision expenses	32
19. Other expenses	182
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>20,623</b>
21. Profit tax	3,081
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>17,542</b>