

INCOME STATEMENT AS OF 30.09.2019

03087158 NOVA BANKA 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	677
2. Interest income on impaired loans	17
3. Interest expenses and similar expenses	133
I. NET INTEREST INCOME (1+2-3)	562
4. Fee and commission income	141
5. Fee and commission expenses	208
II. NET FEE AND COMMISSION INCOME (4-5)	-67
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	
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	4
11. Net gains/losses from derecognition of other assets	
12. Other income	
13. Employee expenses	811
14. Depreciation expenses	190
15. Overhead and administrative expenses	536
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	139
18. Provision expenses	
19. Other expenses	2
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	-1,178
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	-1,178