

## INCOME STATEMENT AS OF 31.12.2019

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	896
2. Interest income on impaired loans	20
3. Interest expenses and similar expenses	172
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>744</b>
4. Fee and commission income	201
5. Fee and commission expenses	282
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>-81</b>
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	3
11. Net gains/losses from derecognition of other assets	0
12. Other income	
13. Employee expenses	1,123
14. Depreciation expenses	249
15. Overhead and administrative expenses	720
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	33
18. Provision expenses	
19. Other expenses	3
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>-1,463</b>
21. Profit tax	-10
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>-1,453</b>