

INCOME STATEMENT AS OF 31.03.2018

02011395 **NLB BANKA A.D. 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	4,610
2. Interest income on impaired loans	236
3. Interest expenses and similar expenses	510
I. NET INTEREST INCOME (1+2-3)	4,337
4. Fee and commission income	1,974
5. Fee and commission expenses	1,223
II. NET FEE AND COMMISSION INCOME (4-5)	751
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	121
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	17
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	53
12. Other income	201
13. Employee expenses	1,809
14. Depreciation expenses	220
15. Overhead and administrative expenses	950
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	-242
18. Provision expenses	
19. Other expenses	8
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15+16-17-18-19	2,732
21. Profit tax	3
22. NET PROFIT/LOSS (III - 21)	2,729