

## INCOME STATEMENT AS OF 31.03.2021

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	5,224
2. Interest income on impaired loans	84
3. Interest expenses and similar expenses	271
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>5,037</b>
4. Fee and commission income	2,208
5. Fee and commission expenses	1,764
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>444</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	110
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	19
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	-5
11. Net gains/losses from derecognition of other assets	28
12. Other income	218
13. Employee expenses	1,934
14. Depreciation expenses	436
15. Overhead and administrative expenses	1,243
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	-267
18. Provision expenses	28
19. Other expenses	30
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>2,447</b>
21. Profit tax	320
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>2,128</b>