

INCOME STATEMENT AS OF 30.06.2018

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	9,447
2. Interest income on impaired loans	423
3. Interest expenses and similar expenses	981
I. NET INTEREST INCOME (1+2-3)	8,889
4. Fee and commission income	4,468
5. Fee and commission expenses	2,647
II. NET FEE AND COMMISSION INCOME (4-5)	1,822
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	275
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	52
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	318
12. Other income	413
13. Employee expenses	3,651
14. Depreciation expenses	438
15. Overhead and administrative expenses	1,943
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	135
18. Provision expenses	
19. Other expenses	84
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15+16-17-18-19	5,513
21. Profit tax	7
22. NET PROFIT/LOSS (III - 21)	5,506