

## INCOME STATEMENT AS OF 30.06.2019

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	10,538
2. Interest income on impaired loans	160
3. Interest expenses and similar expenses	655
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>10,043</b>
4. Fee and commission income	5,145
5. Fee and commission expenses	3,320
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>1,825</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	281
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	133
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	-1
11. Net gains/losses from derecognition of other assets	246
12. Other income	388
13. Employee expenses	3,723
14. Depreciation expenses	432
15. Overhead and administrative expenses	2,359
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	583
18. Provision expenses	
19. Other expenses	45
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>5,773</b>
21. Profit tax	545
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>5,228</b>