

## INCOME STATEMENT AS OF 30.06.2020

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	10,734
2. Interest income on impaired loans	59
3. Interest expenses and similar expenses	587
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>10,206</b>
4. Fee and commission income	4,488
5. Fee and commission expenses	3,216
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>1,272</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	228
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	0
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	32
11. Net gains/losses from derecognition of other assets	135
12. Other income	280
13. Employee expenses	3,613
14. Depreciation expenses	700
15. Overhead and administrative expenses	2,486
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	1,715
18. Provision expenses	174
19. Other expenses	224
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>3,242</b>
21. Profit tax	475
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>2,767</b>