

INCOME STATEMENT AS OF 30.06.2021

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	10,773
2. Interest income on impaired loans	132
3. Interest expenses and similar expenses	538
I. NET INTEREST INCOME (1+2-3)	10,366
4. Fee and commission income	4,994
5. Fee and commission expenses	3,772
II. NET FEE AND COMMISSION INCOME (4-5)	1,222
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	204
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	801
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	27
11. Net gains/losses from derecognition of other assets	856
12. Other income	808
13. Employee expenses	4,435
14. Depreciation expenses	872
15. Overhead and administrative expenses	2,551
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	-984
18. Provision expenses	-457
19. Other expenses	34
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	7,833
21. Profit tax	899
22. NET PROFIT/LOSS (III - 21)	6,934