

INCOME STATEMENT AS OF 30.06.2022

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	14,390
2. Interest income on impaired loans	162
3. Interest expenses and similar expenses	783
I. NET INTEREST INCOME (1+2-3)	13,769
4. Fee and commission income	7,714
5. Fee and commission expenses	5,422
II. NET FEE AND COMMISSION INCOME (4-5)	2,291
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	620
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	15
11. Net gains/losses from derecognition of other assets	456
12. Other income	492
13. Employee expenses	4,720
14. Depreciation expenses	1,133
15. Overhead and administrative expenses	3,325
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	2,498
18. Provision expenses	134
19. Other expenses	55
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	5,779
21. Profit tax	791
22. NET PROFIT/LOSS (III - 21)	4,988