

## INCOME STATEMENT AS OF 30.06.2023

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	18,938
2. Interest income on impaired loans	129
3. Interest expenses and similar expenses	508
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>18,559</b>
4. Fee and commission income	9,552
5. Fee and commission expenses	7,061
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>2,491</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	584
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	-49
9. Changes in fair value in hedge accounting	-5
10. Net gains/losses from FX revaluation	-32
11. Net gains/losses from derecognition of other assets	237
12. Other income	596
13. Employee expenses	5,251
14. Depreciation expenses	1,145
15. Overhead and administrative expenses	3,418
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	-534
18. Provision expenses	185
19. Other expenses	95
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>12,820</b>
21. Profit tax	1,874
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>10,947</b>