

INCOME STATEMENT AS OF 30.09.2018

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	14,591
2. Interest income on impaired loans	512
3. Interest expenses and similar expenses	1,432
I. NET INTEREST INCOME (1+2-3)	13,670
4. Fee and commission income	7,607
5. Fee and commission expenses	4,623
II. NET FEE AND COMMISSION INCOME (4-5)	2,984
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	461
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	33
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	-7
11. Net gains/losses from derecognition of other assets	348
12. Other income	759
13. Employee expenses	5,464
14. Depreciation expenses	658
15. Overhead and administrative expenses	3,113
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	995
18. Provision expenses	225
19. Other expenses	90
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	7,703
21. Profit tax	29
22. NET PROFIT/LOSS (III - 21)	7,674