

INCOME STATEMENT AS OF 30.09.2021

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	16,509
2. Interest income on impaired loans	175
3. Interest expenses and similar expenses	817
I. NET INTEREST INCOME (1+2-3)	15,867
4. Fee and commission income	9,245
5. Fee and commission expenses	6,633
II. NET FEE AND COMMISSION INCOME (4-5)	2,612
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	380
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	28
11. Net gains/losses from derecognition of other assets	932
12. Other income	990
13. Employee expenses	7,093
14. Depreciation expenses	1,314
15. Overhead and administrative expenses	3,939
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	-1,552
18. Provision expenses	-703
19. Other expenses	40
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	11,478
21. Profit tax	1,330
22. NET PROFIT/LOSS (III - 21)	10,148