

INCOME STATEMENT AS OF 30.09.2023

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	29,763
2. Interest income on impaired loans	163
3. Interest expenses and similar expenses	746
I. NET INTEREST INCOME (1+2-3)	29,180
4. Fee and commission income	17,071
5. Fee and commission expenses	12,162
II. NET FEE AND COMMISSION INCOME (4-5)	4,910
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	869
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	-68
9. Changes in fair value in hedge accounting	-1
10. Net gains/losses from FX revaluation	-43
11. Net gains/losses from derecognition of other assets	602
12. Other income	873
13. Employee expenses	7,934
14. Depreciation expenses	1,712
15. Overhead and administrative expenses	5,166
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	-1,688
18. Provision expenses	240
19. Other expenses	108
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	22,850
21. Profit tax	3,488
22. NET PROFIT/LOSS (III - 21)	19,362