

INCOME STATEMENT AS OF 31.12.2020

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	21,783
2. Interest income on impaired loans	171
3. Interest expenses and similar expenses	1,124
I. NET INTEREST INCOME (1+2-3)	20,830
4. Fee and commission income	9,368
5. Fee and commission expenses	6,674
II. NET FEE AND COMMISSION INCOME (4-5)	2,695
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	-10
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	64
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	517
11. Net gains/losses from derecognition of other assets	168
12. Other income	702
13. Employee expenses	7,276
14. Depreciation expenses	1,431
15. Overhead and administrative expenses	5,246
16. Net gains/losses from modification and reclassification of financial instruments	88
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	4,004
18. Provision expenses	2,724
19. Other expenses	246
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	3,951
21. Profit tax	642
22. NET PROFIT/LOSS (III - 21)	3,309