

## INCOME STATEMENT AS OF 31.12.2022

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	30,796
2. Interest income on impaired loans	291
3. Interest expenses and similar expenses	1,322
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>29,765</b>
4. Fee and commission income	18,277
5. Fee and commission expenses	12,717
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>5,560</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	1,311
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	24
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	0
11. Net gains/losses from derecognition of other assets	511
12. Other income	1,031
13. Employee expenses	11,271
14. Depreciation expenses	2,360
15. Overhead and administrative expenses	7,250
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	-1,145
18. Provision expenses	328
19. Other expenses	89
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>18,047</b>
21. Profit tax	2,550
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>15,497</b>