

## INCOME STATEMENT AS OF 31.12.2023

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	41,240
2. Interest income on impaired loans	202
3. Interest expenses and similar expenses	975
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>40,467</b>
4. Fee and commission income	22,515
5. Fee and commission expenses	16,019
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>6,496</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	1,111
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	-78
9. Changes in fair value in hedge accounting	-34
10. Net gains/losses from FX revaluation	-42
11. Net gains/losses from derecognition of other assets	783
12. Other income	1,186
13. Employee expenses	10,816
14. Depreciation expenses	2,313
15. Overhead and administrative expenses	7,608
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	-1,648
18. Provision expenses	-1,374
19. Other expenses	117
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>32,056</b>
21. Profit tax	5,446
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>26,610</b>