

INCOME STATEMENT AS OF 30.09.2025

02011395 **NLB BANKA AD 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	36,395
2. Interest income on impaired loans	40
3. Interest expenses and similar expenses	2,694
I. NET INTEREST INCOME (1+2-3)	33,742
4. Fee and commission income	19,176
5. Fee and commission expenses	13,822
II. NET FEE AND COMMISSION INCOME (4-5)	5,354
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	669
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	-238
9. Changes in fair value in hedge accounting	-124
10. Net gains/losses from FX revaluation	-26
11. Net gains/losses from derecognition of other assets	531
12. Other income	1,158
13. Employee expenses	9,915
14. Depreciation expenses	2,467
15. Overhead and administrative expenses	7,176
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	-851
18. Provision expenses	-1,169
19. Other expenses	80
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	23,448
21. Profit tax	3,331
22. NET PROFIT/LOSS (III - 21)	20,117