

Item on the agenda:9  
Proposer: **Supervisory Board**

## **Material for the Annual Shareholders Assembly of NLB Banka AD Skopje**

### **Proposal-Decision for the adoption of the annual account of NLB Banka AD Skopje for 2020;**

The Supervisory Board of NLB Banka proposes to the Shareholder Assembly of NLB Banka AD Skopje to adopt the following:

### **Proposal-Decision for the adoption of the annual account of NLB Banka AD Skopje for 2020;**

In addition:

- Proposal-Decision for the adoption of the annual account of NLB Banka AD Skopje for 2020;
- Balance sheet as of 31.12.2020;
- Income statement for the period from 01.01.2020 until 31.12.2020;
- State records - DE form;
- Form for revenue structure per activity - SPD.

Skopje, April 2021

## **Annual Shareholders Assembly of NLB Banka AD Skopje**

### **Proposal-Decision on the adoption of the Annual Account of NLB Banka AD Skopje for the year which ended on 31.12.2020**

Pursuant to Article 39 paragraph 1 item 8 of the Statute of NLB Banka AD Skopje, the Assembly of NLB Banka AD Skopje adopted the following:

#### **Decision for adoption of the Annual account of NLB Banka AD Skopje, for the year which ended on 31 December 2020**

1. Annual account of NLB Banka AD Skopje was adopted under following accounting statements:

- Balance sheet as at 31.12.2020:

Total assets	96,545,212,061 MKD
Total liabilities and equity	96,545,212,061 MKD
Off-balance assets	73,663,283,476 MKD
Off-balance liabilities	73,663,283,476 MKD

- Income statement for the period 01.01.2020 - 31.12.2020

Profit after tax	1,704,271,256 MKD
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2. Part of the Decision are:

- Income statement for the period 01.01.2020 - 31.12.2020
- Balance sheet as at 31.12.2020
- Specific data
- Structure of revenues by activity.

3. The decision comes into force on the day of its adoption.

In Skopje, 29.04.2021

The decision shall be submitted to:  
Secretariat  
Financial Accounting and  
Reporting Department

Chairman  
of the Annual Shareholders Assembly  
of NLB Banka AD Skopje

**Name of bank / financial institution:**  
 NLB Banka AD Skopje  
**Address, place, telephone:**  
 St. Mother Teresa no.1, 1000 Skopje, 02 / 5100 601  
**E-mail address:**  
[sekretariat@nlb.mk](mailto:sekretariat@nlb.mk)  
**Tax number:**  
 4030993191133

**Income statement  
 for the period from 01.01.2020 to 31.12.2020**

No. 1	POSITION 2	Note 3	Amount MKD		Amount EUR**	
			Current year 4	Previous year 5	Current year 4	Previous year 5
1	Interest income	001	3,329,533,787	3,481,088,498	53,968,519	56,425,074
2	Interest expenses	002	416,348,276	519,601,263	6,748,602	8,422,233
3	Fee and commission income	003	1,737,146,719	1,723,497,357	28,157,466	27,936,223
4	Fee and commission expenses	004	614,255,218	619,422,355	9,956,482	10,040,237
5	Income from investments in associates, subsidiaries and joint ventures	005	-	-	-	-
6	Net profit from transactions with securities	006	-	-	-	-
7	Net loss from transactions with securities	007	41,093,839	14,552,757	666,091	235,886
8	Net foreign exchange gains	008	239,538,085	188,526,225	3,882,680	3,055,828
9	Net foreign exchange losses	009	-	-	-	-
10	Other operating income	010	274,536,355	180,015,404	4,449,968	2,917,875
11	Employee costs (012+013+014)	011	845,587,843	850,549,794	13,706,160	13,786,589
11a	Salaries	012	474,346,993	467,266,706	7,688,705	7,573,941
11b	Costs for tax and social security contributions	013	240,087,146	239,571,555	3,891,580	3,883,223
11c	Other employee benefits	014	131,153,704	143,711,533	2,125,875	2,329,425
12	Depreciation of intangible assets and tangible assets	015	195,992,105	167,306,393	3,176,842	2,711,875
13	Impairment of intangible assets and tangible assets	016	50,790,175	4,473,353	823,260	72,509
14	Allowance for impairment, special reserves and provisions (018+019+020)	017	673,069,707	447,530,706	10,909,808	7,254,039
14a	Impairment of active balance sheet assets	018	669,489,051	490,795,184	10,851,769	7,955,315
14b	Provisions for off-balance sheet credit exposure	019	3,580,656	(63,364,466)	58,039	(1,027,077)
14c	Other provisions	020	-	20,099,988	-	325,801
15	Expenses from investments in associates, subsidiaries and joint ventures	021	-	-	-	-
16	Other operating expenses	022	886,283,123	902,532,562	14,365,791	14,629,179
17	<b>Profit from regular activities (001+003+005+006+008+010)-(002+004+007+009+011+015+016+017+021+022)</b>	023	<b>1,857,334,660</b>	<b>2,047,158,301</b>	<b>30,105,597</b>	<b>33,182,453</b>
18	Loss of regular activities (002+004+007+009+011+015+016+017+021+022)-(001+003+005+006+008+010)	024	-	-	-	-
19	*Profit from discontinuous activities	025	-	-	-	-
20	*Loss from discontinuous activities	026	-	-	-	-
21	<b>Profit before tax (023+025-026)</b>	027	<b>1,857,334,660</b>	<b>2,047,158,301</b>	<b>30,105,597</b>	<b>33,182,453</b>
22	Loss before tax (024+026-025)	028	-	-	-	-
23	Income tax (part of the Tax balance )	029	153,063,404	197,240,303	2,481,010	3,197,074
24	<b>Profit for the financial year(027-029)</b>	030	<b>1,704,271,256</b>	<b>1,849,917,998</b>	<b>27,624,587</b>	<b>29,985,379</b>
25	Loss for the financial year (029-027) or (028+029)	031	-	-	-	-

26	Average number of employees based on hours of work in the accounting period (in absolute amount)	032	704	689	704	689
27	Number of operating months	033	12	12	12	12
1	PROFIT / LOSS FOR THE FINANCIAL YEAR					
2	Profit attributable to holders of shares of the parent company	034	-	-	-	-
3	Profit attributable to minority participation	035	-	-	-	-
4	Loss referred to holders of shares of the parent company	036	-	-	-	-
5	Loss referred to minority participation	037	-	-	-	-

\*Only for entities that prepare a consolidated annual account

Appendix to the Income statement (fulfills only entities that prepare a consolidated annual account)

\*\* Used average exchange rate of the Central Bank of the Republic of North Macedonia as of 31.12.2020 (1 EUR = 61.694 MKD)

REALISED REVENUES DOMINANTLY FROM OTHER MONETARY MEDIATION ACTIVITIES -

(By designating the main revenue code of the activity determined by the NCB in accordance with Article 9 of the Law on the One Stop System - Official Gazette of the Republic of Macedonia No. 84/05, 13/07, 150/07, 140/08, 17/11, 53 / 11 and 70/13).

Person responsible for fulfilling the template:

Name and surname Slavica Lazarevska

Number of the register of the Institute of accountants and certified accountants of the Republic of Macedonia: 0103832

Signature \_\_\_\_\_

In Skopje

On 18.02.2021

In Skopje On 18.02.2021	Name and surname of the legal representative of the bank/financial institution:  Günter Friedl  Signature _____
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**Name of bank / financial institution:**

NLB Banka AD Skopje

**Address, place, telephone:**

St. Mother Teresa no.1, 1000 Skopje, 02 / 5100 601

**E-mail address:**[sekretariat@nlb.mk](mailto:sekretariat@nlb.mk)**Tax number:**

4030993191133

**BALANCE SHEET  
on 31.12.2020**

No. 1	POSITION 2	Note 3	Amount MKD		Amount EUR**	
			Current year 4	Previous year 5	Current year 4	Previous year 5
	<b>ASSETS</b>					
1	Cash and cash equivalents	140	12,569,663,132	11,296,280,002	203,742,068	183,101,760
2	Investments in debt securities that can be used for refinancing in the NBRM (142+143-144)	141	3,090,399,021	4,582,123,547	50,092,376	74,271,786
2a	Treasury bills	142	1,692,983,599	4,054,753,599	27,441,625	65,723,630
2b	Government securities	143	1,397,415,422	527,369,948	22,650,751	8,548,156
2c	Allowance for impairment	144	-	-	-	-
3	Loans and advances to banks (146+147+148-149)	145	502,402,575	424,780,733	8,143,460	6,885,285
3a	Loans	146	129,790	377,240	2,104	6,115
3b	Deposits	147	502,558,127	424,194,750	8,145,981	6,875,786
3c	Other claims	148	315,436	314,371	5,113	5,096
3d	Allowance for impairment	149	600,778	105,628	9,738	1,712
4	Loans and advances to other customers (151+152-153)	150	57,977,711,439	54,691,235,913	939,762,561	886,491,976
4a	Loans	151	62,798,297,818	59,444,305,749	1,017,899,598	963,534,635
4b	Other claims	152	92,232,966	114,537,364	1,495,007	1,856,540
4c	Allowance for impairment	153	4,912,819,345	4,867,607,200	79,632,044	78,899,199
5	Debt securities (155+156+157-158)	154	14,937,133,938	10,351,374,698	242,116,477	167,785,760
5a	Treasury bills	155	-	-	-	-
5b	Government securities	156	14,937,133,938	10,351,374,698	242,116,477	167,785,760
5c	Other debt securities	157	-	-	-	-
5d	Allowance for impairment	158	-	-	-	-

6	Investments in equity securities	159	32,922,917	32,920,885	533,649	533,616
7	Investments in associates (161+162)	160	-	-	-	-
7a	Investments in banks	161	-	-	-	-
7b	Other investments in associates	162	-	-	-	-
8	Investments in subsidiaries (164+165)	163	-	-	-	-
8a	Investments in banks	164	-	-	-	-
8b	Other investments in subsidiaries	165	-	-	-	-
9	Joint ventures (167+168)	166	-	-	-	-
9a	Joint ventures in banks	167	-	-	-	-
9b	Other joint ventures	168	-	-	-	-
10	Intangible assets (170+171+172+173+174)	169	278,153,917	206,620,206	4,508,606	3,349,113
10a	Founding expenses	170	-	-	-	-
10b	Expenses for research and development	171	-	-	-	-
10c	Concessions, patents, licenses, trademarks and similar rights	172	66,481,380	50,680,846	1,077,599	821,487
10d	Goodwill	173	-	-	-	-
10e	Other intangible assets	174	211,672,537	155,939,360	3,431,007	2,527,626
11	Tangible assets (176+177+178)	175	2,032,106,620	2,004,050,173	32,938,481	32,483,713
11a	Land	176	145,639,044	145,639,044	2,360,668	2,360,668
11b	Property and equipment	177	1,855,727,332	1,848,504,945	30,079,543	29,962,475
11c	Other tangible assets	178	30,740,244	9,906,184	498,270	160,570
12	Other assets (180+181+182+183+184+185+186+187+188+189+190+191-192)	179	5,107,635,437	4,573,243,711	82,789,823	74,127,852
12a	Restricted deposits	180	3,322,090,269	3,004,470,857	53,847,866	48,699,563
12b	Derivative assets held for risk management	181	460,366	-	7,462	-
12c	Embedded derivatives	182	-	-	-	-
12d	Non-current assets held for sale and disposal group	183	-	-	-	-
12e	Foreclosed assets	184	139,194,520	193,165,067	2,256,208	3,131,019
12f	Pledged assets	185	-	-	-	-
12g	Advances for intangible assets	186	2,325,637	2,325,637	37,696	37,696
12h	Advances for tangible assets	187	256,691	5,227,619	4,161	84,735
12i	Current tax assets	188	30,923,702	17,953,141	501,243	291,003
12j	Deferred tax assets	189	-	-	-	-
12k	Financial assets at fair value through profit or loss designated at initial recognition	190	-	-	-	-
12l	Other assets	191	1,661,033,424	1,413,141,653	26,923,743	22,905,658
12m	Allowance for impairment	192	48,649,172	63,040,263	788,556	1,021,822
13	Deferred income and accrued expenses	193	17,083,065	14,316,550	276,900	232,057
14	<b>TOTAL ASSETS (140+141+145+150+154+159+160+163+166+169+175+179+193)</b>	194	<b>96,545,212,061</b>	<b>88,176,946,418</b>	<b>1,564,904,399</b>	<b>1,429,262,920</b>

	<b>LIABILITIES</b>					
15	<b>LIABILITIES (196+202+208+213+222+223+227)</b>	195	<b>83,132,366,907</b>	<b>76,533,759,114</b>	<b>1,347,495,166</b>	<b>1,240,538,128</b>
16	Liabilities to banks (197+198+199+200+201)	196	715,604,138	1,083,914,876	11,599,250	17,569,211
16a	Transactional accounts	197	323,196,238	489,307,612	5,238,698	7,931,203
16b	Deposits	198	303,996	31,252,218	4,927	506,568
16c	Restricted deposits	199	21,672,590	21,599,380	351,292	350,105
16d	Borrowings	200	370,431,314	541,755,666	6,004,333	8,781,335
16e	Other liabilities	201	-	-	-	-
17	Liabilities to other customers (203+204+205+206+207)	202	79,486,611,444	72,438,614,544	1,288,401,002	1,174,159,798
17a	Transactional accounts	203	47,400,121,788	39,542,127,761	768,310,075	640,939,601
17b	Deposits	204	29,826,702,588	30,572,176,836	483,461,967	495,545,383
17c	Restricted deposits	205	2,207,841,591	2,221,762,310	35,786,974	36,012,616
17d	Borrowings	206	51,945,477	102,547,637	841,986	1,662,198
17e	Other liabilities	207	-	-	-	-
18	Liabilities for issued debt securities (209+210+211+212)	208	-	-	-	-
18a	Issued instruments on the money market	209	-	-	-	-
18b	Issued certificates of deposits	210	-	-	-	-
18c	Issued bonds	211	-	-	-	-
18d	Other issued debt securities	212	-	-	-	-
19	Other liabilities (214+215+216+217+218+219+220+221)	213	586,316,941	721,972,585	9,503,628	11,702,478
19a	Derivative liabilities held for risk management	214	-	666,462	-	10,803
19b	Embedded derivatives	215	-	-	-	-
19c	Trading liabilities	216	-	-	-	-
19d	Liabilities directly related to a disposal group	217	-	-	-	-
19e	Current tax liabilities	218	-	-	-	-
19f	Diferred tax liabilities	219	-	-	-	-
19g	Financial liabilities at fair value through profit and loss	220	-	-	-	-
19h	Other liabilities	221	586,316,941	721,306,123	9,503,628	11,691,675
20	Deferred payment of costs and revenues in future periods	222	240,845,863	205,027,475	3,903,878	3,323,297
21	Provisions for risks and liabilities (224+225+226)	223	254,970,621	243,238,784	4,132,827	3,942,665
21a	Provisions for off-balance sheet credit exposure	224	123,532,549	119,925,688	2,002,343	1,943,879
21b	Provisions for pensions and other employee benefits	225	69,740,432	61,615,456	1,130,425	998,727
21c	Other provisions	226	61,697,640	61,697,640	1,000,059	1,000,059
22	Subordinated liabilities	227	1,848,017,900	1,840,990,850	29,954,581	29,840,679

23	<b>CAPITAL AND RESERVES (229+230+231+232+235+236+237+238+239+240)</b>	228	<b>13,412,845,154</b>	<b>11,643,187,304</b>	<b>217,409,233</b>	<b>188,724,792</b>
24	Share capital	229	854,061,000	854,061,000	13,843,502	13,843,502
25	Share premium	230	2,274,483,721	2,274,483,721	36,867,179	36,867,179
26	Treasury shares (-)	231	-	-	-	-
27	Reserves (233+234)	232	5,299,563,869	5,299,563,869	85,900,799	85,900,799
27a	Legal and statutory reserve	233	5,299,563,869	5,299,563,869	85,900,799	85,900,799
27b	Other reserves	234	-	-	-	-
28	Revaluation reserves and other valuation differences	235	295,966,365	230,579,771	4,797,328	3,737,475
29	Profit for the financial year	236	1,704,271,256	1,849,917,998	27,624,587	29,985,379
30	Loss for the financial year (-)	237	-	-	-	-
31	Retained earnings	238	2,984,498,943	1,134,580,945	48,375,838	18,390,458
32	Accumulated losses (-)	239	-	-	-	-
33	*Minority participation	240	-	-	-	-
34	<b>TOTAL LIABILITIES AND CAPITAL AND RESERVES (195+228)</b>	241	<b>96,545,212,061</b>	<b>88,176,946,418</b>	<b>1,564,904,399</b>	<b>1,429,262,920</b>
	<b>OFF-BALANCE EVIDENCE</b>					
35	Off-balance evidence - assets	242	73,663,283,476	66,092,692,357	1,194,010,495	1,071,298,544
36	Off-balance evidence - liabilities	243	73,663,283,476	66,092,692,357	1,194,010,495	1,071,298,544

\*Only for entities that prepare a consolidated annual account

\*\* Used average exchange rate of the Central Bank of the Republic of North Macedonia as of 31.12.2020 (1 EUR = 61.694 MKD)

Person responsible for fulfilling the template:

Name and surname Slavica Lazarevska

Number of the register of the Institute of accountants and certified accountants of the Republic of Macedonia: 0103832

Signature \_\_\_\_\_

In Skopje

On 18.02.2021

In Skopje On 18.02.2021	Name and surname of the legal representative of the bank/financial institution:  Günter Friedl  Signature _____
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**Name of bank / financial institution:**  
 NLB Banka AD Skopje  
**Address, place,**  
 St. Mother Teresa no.1, 1000 Skopje, 02 / 5100 601  
**E-mail address:**  
[sekretarijat@nlb.mk](mailto:sekretarijat@nlb.mk)  
**Tax number:**  
 4030993191133

**SPECIFIC DATA**  
**for state records for banks and other financial institutions**

No.	Account*	Position	Note	Amount MKD		Amount EUR**	
				Previous year	Current year	Previous year	Current year
1	2	3	4	5	6	5	6
		<b>A. INTANGIBLE ASSETS</b>					
1.	0001	Acquisition cost for development for own purposes (internal project)	601	-	-	-	-
1.a.		Salary and compensation for employees directly working on development of an internal project	602	-	-	-	-
1.b.		Costs of materials and services <sup>1)</sup> used or consumed in the development of an internal project	603	-	-	-	-
1.c.		Depreciation of property, plant and equipment used in the development of an internal project	604	-	-	-	-
1.d.		Depreciation of patents and licenses used in the development of an internal project	605	-	-	-	-
2.	0008	Impairment of costs for development for own purposes (internal project)	606	-	-	-	-
3.	0009	Accumulated depreciation of costs for development for own purposes (internal project)	607	-	-	-	-
4.	000	Current amount of costs for development for own purposes (internal project) (=Note 171 from BS)	608	-	-	-	-
5.	0051p	Acquisition cost of software with license	609	389,439,258	476,431,147	6,312,433	7,722,488
6.	0058p	Impairment of software with license	610	-	-	-	-
7.	0059p	Accumulated depreciation of software with license	611	300,713,907	339,449,218	4,874,281	5,502,143
8.	005p	Current amount of software with license ( < or = Note 174 from BS)	612	88,725,351	136,981,929	1,438,152	2,220,344
9.	0051p	Acquisition cost of computer software developed for own purposes	613	-	-	-	-
10.	0058p	Impairment of computer software developed for own purposes	614	-	-	-	-
11.	0059p	Accumulated depreciation of computer software developed for own purposes	615	-	-	-	-
12.	005p	Current amount of computer software developed for own purposes ( < or = Note 174 from BS)	616	-	-	-	-
13.	0051p	Acquisition cost of purchased databases	617	-	-	-	-
14.	0058p	Impairment of purchased databases	618	-	-	-	-
15.	0059p	Accumulated depreciation of purchased databases	619	-	-	-	-
16.	005p	Current amount of purchased databases ( < or = Note 174 from BS)	620	-	-	-	-
17.	0051p	Acquisition cost of databases developed for own purposes	621	-	-	-	-
18.	0058p	Impairment of databases developed for own purposes	622	-	-	-	-
19.	0059p	Accumulated depreciation of databases developed for own purposes	623	-	-	-	-
20.	005p	Current amount of databases developed for own purposes ( < or = Note 174 from BS)	624	-	-	-	-

<b>B. TANGIBLE ASSETS</b>							
21.	02001+02011+02021	Acquisition cost of buildings	625	2,135,072,120	2,137,133,411	34,607,452	34,640,863
22.	02009+02019+02029	Accumulated depreciation of buildings	626	502,221,393	555,455,986	8,140,522	9,003,404
23.	02008+02018+02028	Impairment of buildings	627	-	-	-	-
24.		Current amount of buildings (< or = Note 177 from BS)	628	1,632,850,727	1,581,677,425	26,466,929	25,637,459
25.	02111	Acquisition cost of vehicles	629	116,368,592	125,752,334	1,886,222	2,038,324
26.	02119	Accumulated depreciation of vehicles	630	93,921,342	90,763,863	1,522,374	1,471,194
27.	02118	Impairment of vehicles	631	-	-	-	-
28.		Current amount of vehicles (< or = Note 177 from BS)	632	22,447,250	34,988,471	363,848	567,129
29.	02121+02181p	Acquisition cost of information and telecommunications equipment <sup>2)</sup>	633	33,097,005	33,272,451	536,470	539,314
30.	02129+02189p	Impairment of information and telecommunications equipment	634	-	-	-	-
31.	02128+02188p	Accumulated depreciation of information and telecommunications equipment	635	29,987,595	30,784,149	486,070	498,981
32.		Current amount of information and telecommunications equipment (< or = Note 177 from BS)	636	3,109,410	2,488,302	50,401	40,333
33.	02181p	Acquisition cost of computer equipment <sup>3)</sup>	637	409,607,424	452,790,445	6,639,340	7,339,295
34.	02189p	Impairment of computer equipment	638	-	-	-	-
35.	02188p	Accumulated depreciation of computer equipment	639	323,814,762	345,976,043	5,248,724	5,607,937
36.		Current amount of computer equipment (< or = Note 177 from BS)	640	85,792,662	106,814,402	1,390,616	1,731,358
37.		Original art and literary works (< from Note 178 from BS)	641	2,595,108	2,650,458	42,064	42,961
38.		Precious metals and stones	642	-	-	-	-
39.		Antiques and other pieces of art	643	-	-	-	-
40.		Other valuables	644	-	-	-	-
<b>C. INCOMES</b>							
41	6490	<b>I. Foreign exchange gains</b> (= Note 008 from IS)	645	188,526,225	239,538,085	3,055,828	3,882,680
<b>II. Income from capital investments and capital gains</b>							
42.	650	Realised dividends (Note 647+648+649)(< or = Note 005 from IS)	646	-	-	-	-
42.a.	6500	Non-financial companies	647	-	-	-	-
42.b.	6505	Financial companies	648	-	-	-	-
42.c.	6508	Non-resident (Note 650+651)	649	-	-	-	-
42.c.a.	65080	Non-financial companies	650	-	-	-	-
42.c.b.	65085	Financial companies	651	-	-	-	-
43.	651	Income from investments in associates, subsidiaries and joint ventures (< or = Note 005 from IS)	652	-	-	-	-
44	659	Capital gains realised from sale of assets	653	55,642,723	7,025,373	901,915	113,874
<b>III. Other income</b>							
45	682	Income from previous years (< or = Note 010 from IS)	654	6,499,997	3,278,022	105,359	53,134
46.	683	Income from lawsuits, taxes and other administrative fees (< or = Note 010 from IS)	655	227,069	32,435	3,681	526
47.	687	Income from foreign exchange operations (< or = Note 010 from IS)	656	-	-	-	-
48.	688	Other income (< or = Note 010 from IS)	657	22,933,725	40,748,640	371,733	660,496
<b>D. EXPENSES</b>							
49.	61	<b>I. Fees and commission expenses</b> (= Note 004 from IS)	658	619,422,355	614,255,218	10,040,237	9,956,482
50.	619	Deposit insurance premiums (< or = Note 022 from IS)	659	124,498,018	136,619,268	2,017,992	2,214,466
51.		<b>II. Personnel expenses</b> (Note 661+664+665)(= Note 011 from IS)	660	850,549,794	845,587,843	13,786,589	13,706,160
51.a.	620	Costs for salary	661	603,124,157	613,741,177	9,776,059	9,948,150
51.b.	620p	Contributions from salaries (< or = Note 013 from IS)	662	164,379,974	168,436,673	2,664,440	2,730,195
51.c.	620p	Taxes from salaries (= Note 013 from IS)	663	40,682,477	37,701,516	659,424	611,105
52.	621	Compensate for salaries (< or = Note 014 from IS)	664	103,714,104	100,692,962	1,681,105	1,632,135
53.	622	Compensate for employees on the basis of a collective agreement	665	143,711,533	131,153,704	2,329,425	2,125,875

III. Other expenses							
54.	623	Material and similar costs (< or = Note 022 from IS)	666	77,529,311	76,734,239		
55.	624	Costs for services (< or = Note 022 from IS)	667	465,449,837	484,213,869	1,256,675	1,243,788
56.	624p	Insurance premiums (< or = Note 022 from IS)	668	14,990,706	16,952,921	7,544,491	7,848,638
57.	624p	Expenses for fees and other remuneration for members of the Management and Supervisory Board, Board of Directors and Managers (< or = Note 022 from IS)	669	1,565,715	729,500	242,985	274,790
58.	625	Costs of business travel (< or = Note 022 from IS)	670	7,744,820	2,510,946	25,379	11,824
59.	627	Costs of representation, marketing and propaganda (< or = Note 022 from IS)	671	47,017,071	67,834,284	125,536	40,700
60.	628	Other administrative costs (< or = Note 022 from IS)	672	71,788,158	61,984,427	762,101	1,099,528
61.	632	Expenses from previous years (< or = Note 022 from IS)	673	36,665,356	350,593	1,163,617	1,004,708
62.	633	Taxes and contributions from income (< or = Note 022 from IS)	674	11,862,540	11,758,860	594,310	5,683
63.		Contributions from income (Note 676+677+678+679)(< or = Note 022 from IS)	675	2,519,687	2,606,427	192,280	190,600
63.a.	633part	Contributions and membership fees to associations and chambers	676	2,448,220	2,555,183	40,841	42,248
63.b.	633part	Communal fees	677	71,467	51,244	39,683	41,417
63.c.	633part	Contribution for use of construction land	678	-	-	1,158	831
63.d.	633part	Other	679	-	-	-	-
64.	634	Costs for penalty, fees and court decisions (< or = Note 022 from IS)	680	5,398,961	2,119,408	-	-
65.	635	Expenses for development of tax and administrative securities (< or = Note 022 from IS)	681	-	-	87,512	34,354
66.	637	Income from foreign exchange - currency operations (< or = Note 022 from IS)	682	-	-	-	-
67.	638	Other expenses (< or = Note 022 from IS)	683	35,441,577	21,868,381	-	-
68.	639	Capital loss realised from sale of assets	684	60,804	-	574,474	354,465
69.	6491	IV. Foreign exchange losses (= Note 009 from IS)	685	-	-	986	-
E. SPECIFIC DATA							
70.		Average number of employees based on the situation at the end of the month	686	881	877	881	877
71.		Paid dividends	687	1,481,450,071	-	24,012,871	-

<sup>1)</sup> Costs for raw materials and materias, energy costs, inventory costs, packaging costs, costs for spare parts and materials for maintenance of facilities and equipment, intellectual services and other services that are a condition for the development of an internal project.

<sup>2)</sup> Electronic control devices, as well as electronic components that form part of these devices (radio, television and communication equipment and devices).

<sup>3)</sup> Hardware and peripheral units, data processing machines, printers, scanners and similar.

\* The data on the positions for the previous year and for the current year in accordance with the stated accounts will be fulfilled only by those entities that have the obligation to use the chart of accounts for banks in accordance with the Decision on the chart of accounts for banks.

\*\* Used average exchange rate of the Central Bank of the Republic of North Macedonia as of 31.12.2020 (1 EUR = 61.694 MKD)

In Skopje  
On 18.02.2021

Person responsible for fulfilling the template:  
Slavica Lazarevska

Legal representative:  
Günter Friedl

Date of receipt in CRM \_\_\_\_\_

The control was performed by: \_\_\_\_\_

**Name of bank / financial institution:**

NLB Banka AD Skopje

**Address, place, telephone:**

St. Mother Teresa no.1, 1000 Skopje, 02 / 5100 601

**E-mail address:**

[sekretarijat@nlb.mk](mailto:sekretarijat@nlb.mk)

**Tax number:**

4030993191133

**STRUCTURE OF REVENUES BY ACTIVITY (SPD-RECAPITULAR)  
in the period from 01.01.2020 to 31.12.2020**

NCA (National Classification of Activities)			Realized revenues <sup>3)</sup>	Realized revenues <sup>3)</sup> EUR*
No.	Class <sup>1)</sup>	Name <sup>2)</sup>	b	b
1	64.19	OTHER MONETARY MEDIATION	5,580,754,946	90,458,634
		TOTAL REVENUES	5,580,754,946	90,458,634

1) In the column "Class", is entered a numeric code for a class according to the NCA for the activity from which the entity generates revenues.

2) In the column "Name", is entered the descriptive name of the activity according to the NCA from which the entity generates revenues.

3) In the column "Realised revenues" the amount of realised revenues per activity is entered.

\* Used average exchange rate of the Central Bank of the Republic of North Macedonia as of 31.12.2020 (1 EUR = 61.694 MKD)

REGISTERED PRESENT ACTIVITY (By assigning the code and the name of the class of activity determined by the NCA)   
OTHER MONETARY MEDIATION

REALISED REVENUES MOSTLY FROM OTHER MONETARY MEDIATION ACTIVITY -

Person responsible for fulfilling the template:

Name and surname Slavica Lazarevska

Signature \_\_\_\_\_

In Skopje

On 18.02.2021

M.P.\*

Name and surname of the legal representative:

Günter Friedl

Signature \_\_\_\_\_