

## INCOME STATEMENT AS OF 31.03.2018

02009960 INVEST BANKA MONTENEGRO 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	253
2. Interest income on impaired loans	109
3. Interest expenses and similar expenses	268
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>94</b>
4. Fee and commission income	95
5. Fee and commission expenses	66
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>30</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	4
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	-148
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	-1
11. Net gains/losses from derecognition of other assets	
12. Other income	7
13. Employee expenses	167
14. Depreciation expenses	
15. Overhead and administrative expenses	65
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	-145
18. Provision expenses	
19. Other expenses	5
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15+16-17-18-19</b>	<b>-106</b>
21. Profit tax	
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>-106</b>