

## INCOME STATEMENT AS OF 30.06.2018

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	701
2. Interest income on impaired loans	173
3. Interest expenses and similar expenses	533
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>340</b>
4. Fee and commission income	278
5. Fee and commission expenses	155
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>123</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	17
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	-152
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	
12. Other income	17
13. Employee expenses	351
14. Depreciation expenses	
15. Overhead and administrative expenses	155
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	-176
18. Provision expenses	
19. Other expenses	11
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15+16-17-18-19</b>	<b>5</b>
21. Profit tax	
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>5</b>