

## INCOME STATEMENT AS OF 31.12.2018

02009960 **INVEST BANKA MONTENEGRO AD PODGORICA U STEČAJU**

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	1,076
2. Interest income on impaired loans	460
3. Interest expenses and similar expenses	1,037
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>499</b>
4. Fee and commission income	972
5. Fee and commission expenses	383
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>589</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	98
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	-4,951
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	-8
11. Net gains/losses from derecognition of other assets	-404
12. Other income	31
13. Employee expenses	750
14. Depreciation expenses	96
15. Overhead and administrative expenses	324
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	1,650
18. Provision expenses	
19. Other expenses	74
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>-7,040</b>
21. Profit tax	
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>-7,040</b>