

INCOME STATEMENT AS OF 31.03.2018

02684462 UNIVERSAL CAPITAL BANK 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	818
2. Interest income on impaired loans	
3. Interest expenses and similar expenses	255
I. NET INTEREST INCOME (1+2-3)	563
4. Fee and commission income	469
5. Fee and commission expenses	482
II. NET FEE AND COMMISSION INCOME (4-5)	-13
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	193
7. Net gains/losses on held-for-trading financial instruments	41
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	24
11. Net gains/losses from derecognition of other assets	24
12. Other income	4
13. Employee expenses	347
14. Depreciation expenses	91
15. Overhead and administrative expenses	216
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	55
18. Provision expenses	
19. Other expenses	14
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15+16-17-18-19	113
21. Profit tax	22
22. NET PROFIT/LOSS (III - 21)	91