

# INCOME STATEMENT AS OF 31.12.2018

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	3,941
2. Interest income on impaired loans	
3. Interest expenses and similar expenses	1,327
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>2,614</b>
4. Fee and commission income	3,443
5. Fee and commission expenses	2,061
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>1,382</b>
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	197
7. Net gains/losses on held-for-trading financial instruments	-175
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	422
11. Net gains/losses from derecognition of other assets	17
12. Other income	14
13. Employee expenses	1,450
14. Depreciation expenses	371
15. Overhead and administrative expenses	1,203
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	247
18. Provision expenses	
19. Other expenses	86
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>1,113</b>
21. Profit tax	72
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>1,040</b>