

UNIVERSAL CAPITAL BANKA AD PODGORICA
Income Statement - Revenues and Expenses
31.03.2018.

	POSITION	
1.	Interest income and similar income	818
2.	Interest income on impaired placements	0
3.	Interest expense and similar expenses	254
I	NET INTEREST INCOME (1+2-3)	565
4	Fee and commisssion income	469
5	Fee and commission expense	482
II	NET FEE AND COMMISSIO INCOME (4-5)	-13
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	193
7	Net gains/losses from financial instruments held for trading	41
8	Net gains/losses from financial instruments carried at fair value through profit and loss, not held for	0
9	Change in fair value in hedge accounting	0
10	Net gains/losses from FX revaluation	24
11	Net gains/losses from other equity investments	24
12	Other income	3
13	Employee expenses	347
14	Depreciation expenses	91
15	Overhead and administrative expenses	216
16	Net gains/losses based on modification and reclassification of financial instruments	1
17	Net gains/losses based on not carried at fair value through profit and loss	55
18	Provision exspenses	0
19	Other expenses	12
20	OPERATING PROFIT	113
21	Profit tax	22
22	NET PROFIT/LOSS	91