

UNIVERSAL CAPITAL BANKA AD PODGORICA

Income Statement - Revenues and Expenses

30.06.2018.

	POSITION	
1.	Interest income and similar income	1,764
2.	Interest income on impaired placements	0
3.	Interest expense and similar expenses	587
I	NET INTEREST INCOME (1+2-3)	1,177
4	Fee and commisssion income	1,160
5	Fee and commission expense	966
II	NET FEE AND COMMISSIO INCOME (4-5)	194
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	-31
8	Net gains/losses from financial instruments carried at fair value through profit and loss, not held for trad	0
9	Change in fair value in hedge accounting	0
10	Net gains/losses from FX revaluation	153
11	Net gains/losses from other equity investments	24
12	Other income	5
13	Employee expenses	726
14	Depreciation expenses	180
15	Overhead and administrative expenses	505
16	Net gains/losses based on modification and reclassification of financial instruments	0
17	Net gains/losses based on not carried at fair value through profit and loss	84
18	Provision expenses	5
19	Other expenses	40
20	OPERATING PROFIT	175
21	Profit tax	23
22	NET PROFIT/LOSS	151