

UNIVERSAL CAPITAL BANKA AD PODGORICA

Income Statement - Revenues and Expenses

30.06.2019.

	POSITION	
1.	Interest income and similar income	2,077
2.	Interest income on impaired placements	0
3.	Interest expense and similar expenses	568
I	NET INTEREST INCOME (1+2-3)	1,509
4	Fee and commisssion income	3,066
5	Fee and commission expense	1,242
II	NET FEE AND COMMISSIO INCOME (4-5)	1,825
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	0
7	Net gains/losses from financial instruments held for trading	-119
8	Net gains/losses from financial instruments carried at fair value through profit and loss, not held for trading	0
9	Change in fair value in hedge accounting	0
10	Net gains/losses from FX revaluation	1,213
11	Net gains/losses from other equity investments	-86
12	Other income	84
13	Employee expenses	795
14	Depreciation expenses	203
15	Overhead and administrative expenses	731
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	583
18	Provision exspenses	0
19	Other expenses	25
20	OPERATING PROFIT	2,089
21	Profit tax	178
22	NET PROFIT/LOSS	1,911