

UNIVERSAL CAPITAL BANKA AD PODGORICA

Income Statement - Revenues and Expenses

30.09.2018.

	POSITION	
1.	Interest income and similar income	2,824
2.	Interest income on impaired placements	0
3.	Interest expense and similar expenses	954
I	NET INTEREST INCOME (1+2-3)	1,870
4	Fee and commisssion income	2,271
5	Fee and commission expense	1,488
II	NET FEE AND COMMISSIO INCOME (4-5)	783
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	-37
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	243
11	Net gains/losses from other equity investments	24
12	Other income	21
13	Employee expenses	1,077
14	Depreciation expenses	274
15	Overhead and administrative expenses	846
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	130
18	Provision expenses	0
19	Other expenses	73
20	OPERATING PROFIT	696
21	Profit tax	24
22	NET PROFIT/LOSS	672