

UNIVERSAL CAPITAL BANKA AD PODGORICA

Income Statement - Revenues and Expenses

30.09.2019.

	POSITION	
1.	Interest income and similar income	3,246
2.	Interest income on impaired placements	0
3.	Interest expense and similar expenses	867
I	NET INTEREST INCOME (1+2-3)	2,379
4	Fee and commisssion income	4,357
5	Fee and commission expense	1,938
II	NET FEE AND COMMISSIO INCOME (4-5)	2,419
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	3
7	Net gains/losses from financial instruments held for trading	540
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	1,358
11	Net gains/losses from other equity investments	-86
12	Other income	87
13	Employee expenses	1,179
14	Depreciation expenses	300
15	Overhead and administrative expenses	1,113
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	1,252
18	Provision expenses	0
19	Other expenses	37
20	OPERATING PROFIT	2,819
21	Profit tax	308
22	NET PROFIT/LOSS	2,511