

UNIVERSAL CAPITAL BANKA AD PODGORICA

Income Statement - Revenues and Expenses

31.03.2019.

	POSITION	
1.	Interest income and similar income	1,003
2.	Interest income on impaired placements	0
3.	Interest expense and similar expenses	267
I	NET INTEREST INCOME (1+2-3)	736
4	Fee and commisssion income	1,748
5	Fee and commission expense	597
II	NET FEE AND COMMISSIO INCOME (4-5)	1,151
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	452
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	133
11	Net gains/losses from other equity investments	-21
12	Other income	80
13	Employee expenses	407
14	Depreciation expenses	103
15	Overhead and administrative expenses	349
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	324
18	Provision exspenses	0
19	Other expenses	14
20	OPERATING PROFIT	1,334
21	Profit tax	105
22	NET PROFIT/LOSS	1,229