

UNIVERSAL CAPITAL BANKA AD PODGORICA

Income Statement - Revenues and Expenses

31.12.2019.

	POSITION	
1.	Interest income and similar income	4,570
2.	Interest income on impaired placements	0
3.	Interest expense and similar expenses	1,165
I	NET INTEREST INCOME (1+2-3)	3,405
4	Fee and commission income	7,097
5	Fee and commission expense	2,579
II	NET FEE AND COMMISSIO INCOME (4-5)	4,518
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	30
7	Net gains/losses from financial instruments held for trading	-36
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	2,323
11	Net gains/losses from other equity investments	-32
12	Other income	88
13	Employee expenses	1,644
14	Depreciation expenses	398
15	Overhead and administrative expenses	1,506
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	3,155
18	Provision expenses	0
19	Other expenses	56
20	OPERATING PROFIT	3,537
21	Profit tax	296
22	NET PROFIT/LOSS	3,241