

UNIVERSAL CAPITAL BANKA AD PODGORICA

Income Statement - Revenues and Expenses

31.03.2020.

POSITION		
1.	Interest income and similar income	1,432
2.	Interest income on impaired placements	0
3.	Interest expense and similar expenses	280
I	NET INTEREST INCOME (1+2-3)	1,152
4	Fee and commisssion income	1,567
5	Fee and commission expense	663
II	NET FEE AND COMMISSIO INCOME (4-5)	905
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	20
7	Net gains/losses from financial instruments held for trading	-30
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	438
11	Net gains/losses from other equity investments	0
12	Other income	3
13	Employee expenses	416
14	Depreciation expenses	99
15	Overhead and administrative expenses	331
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	678
18	Provision expenses	0
19	Other expenses	5
20	OPERATING PROFIT	960
21	Profit tax	86
22	NET PROFIT/LOSS	874