

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

30.06.2020.

POSITION		
1.	Interest income and similar income	2,867
2.	Interest income on impaired placements	0
3.	Interest expense and similar expenses	575
<b>I</b>	<b>NET INTEREST INCOME (1+2-3)</b>	<b>2,292</b>
4	Fee and commisssion income	2,691
5	Fee and commission expense	1,252
<b>II</b>	<b>NET FEE AND COMMISSIO INCOME (4-5)</b>	<b>1,439</b>
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	14
7	Net gains/losses from financial instruments held for trading	-60
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	624
11	Net gains/losses from other equity investments	-1
12	Other income	7
13	Employee expenses	831
14	Depreciation expenses	195
15	Overhead and administrative expenses	617
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	1,419
18	Provision expenses	0
19	Other expenses	9
<b>20</b>	<b>OPERATING PROFIT</b>	<b>1,245</b>
21	Profit tax	108
<b>22</b>	<b>NET PROFIT/LOSS</b>	<b>1,137</b>