

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

30.09.2020.

	POSITION	
1.	Interest income and similar income	4,275
2.	Interest income on impaired placements	0
3.	Interest expense and similar expenses	894
I	NET INTEREST INCOME (1+2-3)	3,381
4	Fee and commisssion income	3,887
5	Fee and commission expense	1,805
II	NET FEE AND COMMISSIO INCOME (4-5)	2,082
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	7
7	Net gains/losses from financial instruments held for trading	-55
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	806
11	Net gains/losses from other equity investments	-1
12	Other income	9
13	Employee expenses	1,254
14	Depreciation expenses	290
15	Overhead and administrative expenses	973
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	2,056
18	Provision exspenses	0
19	Other expenses	32
20	OPERATING PROFIT	1,625
21	Profit tax	149
22	NET PROFIT/LOSS	1,476