

UNIVERSAL CAPITAL BANK AD PODGORICA
Income Statement - Revenues and Expenses
31.12.2020.

	POSITION	
1.	Interest income and similar income	5,609
2.	Interest income on impaired placements	200
3.	Interest expense and similar expenses	1,213
I	NET INTEREST INCOME (1+2-3)	4,597
4	Fee and commisssion income	5,124
5	Fee and commission expense	2,397
II	NET FEE AND COMMISSIO INCOME (4-5)	2,727
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	81
7	Net gains/losses from financial instruments held for trading	-67
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	1,035
11	Net gains/losses from other equity investments	-1
12	Other income	13
13	Employee expenses	1,746
14	Depreciation expenses	473
15	Overhead and administrative expenses	1,329
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	2,562
18	Provision exspenses	0
19	Other expenses	35
20	OPERATING PROFIT	2,240
21	Profit tax	195
22	NET PROFIT/LOSS	2,045