

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

31.03.2021.

	POSITION	
1.	Interest income and similar income	1,616
2.	Interest income on impaired placements	64
3.	Interest expense and similar expenses	357
I	NET INTEREST INCOME (1+2-3)	1,323
4	Fee and commission income	1,387
5	Fee and commission expense	324
II	NET FEE AND COMMISSIO INCOME (4-5)	1,063
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	52
7	Net gains/losses from financial instruments held for trading	57
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	369
11	Net gains/losses from other equity investments	0
12	Other income	2
13	Employee expenses	466
14	Depreciation expenses	133
15	Overhead and administrative expenses	413
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	227
18	Provision expenses	0
19	Other expenses	7
20	OPERATING PROFIT	1,622
21	Profit tax	137
22	NET PROFIT/LOSS	1,485