

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

30.06.2021.

	POSITION	
1.	Interest income and similar income	3,502
2.	Interest income on impaired placements	151
3.	Interest expense and similar expenses	798
<b>I</b>	<b>NET INTEREST INCOME (1+2-3)</b>	<b>2,855</b>
4	Fee and commisssion income	3,120
5	Fee and commission expense	725
<b>II</b>	<b>NET FEE AND COMMISSIO INCOME (4-5)</b>	<b>2,395</b>
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	64
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	1,130
11	Net gains/losses from other equity investments	1
12	Other income	-34
13	Employee expenses	951
14	Depreciation expenses	267
15	Overhead and administrative expenses	841
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	1,164
18	Provision expenses	0
19	Other expenses	36
<b>20</b>	<b>OPERATING PROFIT</b>	<b>3,202</b>
21	Profit tax	289
<b>22</b>	<b>NET PROFIT/LOSS</b>	<b>2,913</b>