

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

30.09.2021.

POSITION		
1.	Interest income and similar income	5,424
2.	Interest income on impaired placements	235
3.	Interest expense and similar expenses	1,348
I	NET INTEREST INCOME (1+2-3)	4,312
4	Fee and commission income	4,862
5	Fee and commission expense	1,160
II	NET FEE AND COMMISSIO INCOME (4-5)	3,701
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	84
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	1,563
11	Net gains/losses from other equity investments	1
12	Other income	-29
13	Employee expenses	1,398
14	Depreciation expenses	400
15	Overhead and administrative expenses	1,250
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	2,028
18	Provision exspenses	0
19	Other expenses	43
20	OPERATING PROFIT	4,567
21	Profit tax	425
22	NET PROFIT/LOSS	4,142