

**UNIVERSAL CAPITAL BANK AD PODGORICA**
**Income Statement - Revenues and Expenses**
**31.03.2022.**

	POSITION	
1.	Interest income and similar income	1,962
2.	Interest income on impaired placements	127
3.	Interest expense and similar expenses	663
I	<b>NET INTEREST INCOME (1+2-3)</b>	<b>1,426</b>
4	Fee and commission income	1,659
5	Fee and commission expense	438
II	<b>NET FEE AND COMMISSIO INCOME (4-5)</b>	<b>1,221</b>
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	26
7	Net gains/losses from financial instruments held for trading	16
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	411
11	Net gains/losses from other equity investments	0
12	Other income	4
13	Employee expenses	476
14	Depreciation expenses	174
15	Overhead and administrative expenses	453
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	516
18	Provision expenses	0
19	Other expenses	17
20	<b>OPERATING PROFIT</b>	<b>1,467</b>
21	Profit tax	220
22	<b>NET PROFIT/LOSS</b>	<b>1,247</b>