

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

30.09.2022.

	POSITION	
1.	Interest income and similar income	5,915
2.	Interest income on impaired placements	333
3.	Interest expense and similar expenses	2,013
I	NET INTEREST INCOME (1+2-3)	4,235
4	Fee and commission income	4,972
5	Fee and commission expense	1,321
II	NET FEE AND COMMISSIO INCOME (4-5)	3,651
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	21
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	704
11	Net gains/losses from other equity investments	3
12	Other income	32
13	Employee expenses	1,457
14	Depreciation expenses	503
15	Overhead and administrative expenses	1,497
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	1,041
18	Provision expenses	0
19	Other expenses	67
20	OPERATING PROFIT	4,105
21	Profit tax	577
22	NET PROFIT/LOSS	3,528