

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

31.12.2022.

	POSITION	
1.	Interest income and similar income	7,970
2.	Interest income on impaired placements	404
3.	Interest expense and similar expenses	2,745
I	NET INTEREST INCOME (1+2-3)	5,628
4	Fee and commission income	7,405
5	Fee and commission expense	1,763
II	NET FEE AND COMMISSIO INCOME (4-5)	5,643
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	31
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	1,027
11	Net gains/losses from other equity investments	-615
12	Other income	33
13	Employee expenses	2,040
14	Depreciation expenses	613
15	Overhead and administrative expenses	2,131
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	720
18	Provision expenses	25
19	Other expenses	101
20	OPERATING PROFIT	6,142
21	Profit tax	930
22	NET PROFIT/LOSS	5,212