

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

31.03.2023.

	POSITION	
1.	Interest income and similar income	2,308
2.	Interest income on impaired placements	49
3.	Interest expense and similar expenses	703
I	NET INTEREST INCOME (1+2-3)	1,654
4	Fee and commisssion income	1,876
5	Fee and commission expense	424
II	NET FEE AND COMMISSIO INCOME (4-5)	1,452
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	0
7	Net gains/losses from financial instruments held for trading	11
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	557
11	Net gains/losses from other equity investments	-5
12	Other income	8
13	Employee expenses	552
14	Depreciation expenses	121
15	Overhead and administrative expenses	421
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	559
18	Provision expenses	0
19	Other expenses	18
20	OPERATING PROFIT	2,005
21	Profit tax	287
22	NET PROFIT/LOSS	1,718