

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

30.06.2023.

	POSITION	
1.	Interest income and similar income	4,725
2.	Interest income on impaired placements	101
3.	Interest expense and similar expenses	1,402
I	NET INTEREST INCOME (1+2-3)	3,424
4	Fee and commisssion income	3,465
5	Fee and commission expense	833
II	NET FEE AND COMMISSIO INCOME (4-5)	2,632
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	14
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	778
11	Net gains/losses from other equity investments	-3
12	Other income	14
13	Employee expenses	1,215
14	Depreciation expenses	253
15	Overhead and administrative expenses	856
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	-344
18	Provision exspenses	0
19	Other expenses	52
20	OPERATING PROFIT	4,828
21	Profit tax	692
22	NET PROFIT/LOSS	4,136