

UNIVERSAL CAPITAL BANK AD PODGORICA
Income Statement - Revenues and Expenses
30.09.2023.

	POSITION	
1.	Interest income and similar income	7,298
2.	Interest income on impaired placements	154
3.	Interest expense and similar expenses	2,100
I	NET INTEREST INCOME (1+2-3)	5,352
4	Fee and commission income	5,293
5	Fee and commission expense	1,154
II	NET FEE AND COMMISSIO INCOME (4-5)	4,138
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	23
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	1,033
11	Net gains/losses from other equity investments	-3
12	Other income	15
13	Employee expenses	1,848
14	Depreciation expenses	372
15	Overhead and administrative expenses	1,288
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	38
18	Provision exspenses	0
19	Other expenses	64
20	OPERATING PROFIT	6,950
21	Profit tax	995
22	NET PROFIT/LOSS	5,955