

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

31.03.2024.

POSITION		
1.	Interest income and similar income	2,806
2.	Interest income on impaired placements	28
3.	Interest expense and similar expenses	582
I	NET INTEREST INCOME (1+2-3)	2,252
4	Fee and commission income	1,435
5	Fee and commission expense	366
II	NET FEE AND COMMISSIO INCOME (4-5)	1,069
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	-6
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	394
11	Net gains/losses from other equity investments	1
12	Other income	4
13	Employee expenses	695
14	Depreciation expenses	128
15	Overhead and administrative expenses	480
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	115
18	Provision expenses	0
19	Other expenses	15
20	OPERATING PROFIT	2,281
21	Profit tax	327
22	NET PROFIT/LOSS	1,954