

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

30.06.2024.

POSITION		
1.	Interest income and similar income	5,556
2.	Interest income on impaired placements	57
3.	Interest expense and similar expenses	1,072
I	NET INTEREST INCOME (1+2-3)	4,541
4	Fee and commission income	2,974
5	Fee and commission expense	767
II	NET FEE AND COMMISSIO INCOME (4-5)	2,207
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	-8
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	588
11	Net gains/losses from other equity investments	1
12	Other income	5
13	Employee expenses	1,434
14	Depreciation expenses	259
15	Overhead and administrative expenses	1,032
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	11
18	Provision exspenses	0
19	Other expenses	23
20	OPERATING PROFIT	4,577
21	Profit tax	687
22	NET PROFIT/LOSS	3,890