

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

30.09.2024.

POSITION		
1.	Interest income and similar income	8,428
2.	Interest income on impaired placements	80
3.	Interest expense and similar expenses	1,587
I	NET INTEREST INCOME (1+2-3)	6,920
4	Fee and commisssion income	4,436
5	Fee and commission expense	1,320
II	NET FEE AND COMMISSIO INCOME (4-5)	3,116
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	714
11	Net gains/losses from other equity investments	1
12	Other income	11
13	Employee expenses	2,159
14	Depreciation expenses	386
15	Overhead and administrative expenses	1,702
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	-246
18	Provision expsenses	0
19	Other expenses	31
20	OPERATING PROFIT	6,723
21	Profit tax	1,009
22	NET PROFIT/LOSS	5,714