

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

31.12.2021.

	POSITION	
1.	Interest income and similar income	7,326
2.	Interest income on impaired placements	382
3.	Interest expense and similar expenses	2,004
I	NET INTEREST INCOME (1+2-3)	5,705
4	Fee and commission income	6,802
5	Fee and commission expense	1,684
II	NET FEE AND COMMISSIO INCOME (4-5)	5,118
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	146
7	Net gains/losses from financial instruments held for trading	79
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	2,446
11	Net gains/losses from other equity investments	10
12	Other income	-55
13	Employee expenses	1,966
14	Depreciation expenses	579
15	Overhead and administrative expenses	1,785
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	3,176
18	Provision expenses	15
19	Other expenses	68
20	OPERATING PROFIT	5,861
21	Profit tax	529
22	NET PROFIT/LOSS	5,331