

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

30.06.2022.

	POSITION	
1.	Interest income and similar income	3,953
2.	Interest income on impaired placements	233
3.	Interest expense and similar expenses	1,340
I	NET INTEREST INCOME (1+2-3)	2,846
4	Fee and commission income	3,326
5	Fee and commission expense	912
II	NET FEE AND COMMISSIO INCOME (4-5)	2,414
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	26
7	Net gains/losses from financial instruments held for trading	7
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	490
11	Net gains/losses from other equity investments	3
12	Other income	28
13	Employee expenses	967
14	Depreciation expenses	349
15	Overhead and administrative expenses	981
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	883
18	Provision expenses	0
19	Other expenses	36
20	OPERATING PROFIT	2,597
21	Profit tax	357
22	NET PROFIT/LOSS	2,240