

INCOME STATEMENT AS OF 31.03.2023

02684462 UNIVERSAL CAPITAL BANK AD PODGORICA

SCHEDULE BU

Note: Published information represents constituent part of quarterly reports that thge banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

(EURO 000)

POSITION	AMOUNT
1. Interest income and similar income	2,308
2. Interest income on impaired loans	49
3. Interest expenses and similar expenses	703
I. NET INTEREST INCOME (1+2-3)	1,654
4. Fee and commission income	1,876
5. Fee and commission expenses	424
II. NET FEE AND COMMISSION INCOME (4-5)	1,452
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	
7. Net gains/losses on held-for-trading financial instruments	11
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	557
11. Net gains/losses from derecognition of other assets	-5
12. Other income	8
13. Employee expenses	552
14. Depreciation expenses	121
15. Overhead and administrative expenses	421
16. Net gains/losses from modification and reclassification of financial instruments	
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	559
18. Provision expenses	
19. Other expenses	18
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	2,005
21. Profit tax	287
22. NET PROFIT/LOSS (III - 21)	1,718