

## INCOME STATEMENT AS OF 30.09.2021

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	5,424
2. Interest income on impaired loans	235
3. Interest expenses and similar expenses	1,348
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>4,312</b>
4. Fee and commission income	4,862
5. Fee and commission expenses	1,160
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>3,701</b>
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	84
7. Net gains/losses on held-for-trading financial instruments	55
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	1,563
11. Net gains/losses from derecognition of other assets	1
12. Other income	-29
13. Employee expenses	1,398
14. Depreciation expenses	400
15. Overhead and administrative expenses	1,250
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	2,028
18. Provision expenses	
19. Other expenses	43
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>4,567</b>
21. Profit tax	425
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>4,142</b>