

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

31.12.2024.

	POSITION	
1.	Interest income and similar income	11,249
2.	Interest income on impaired placements	100
3.	Interest expense and similar expenses	2,088
<b>I</b>	<b>NET INTEREST INCOME (1+2-3)</b>	<b>9,261</b>
4	Fee and commission income	5,845
5	Fee and commission expense	1,785
<b>II</b>	<b>NET FEE AND COMMISSIO INCOME (4-5)</b>	<b>4,060</b>
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	22
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	871
11	Net gains/losses from other equity investments	12
12	Other income	38
13	Employee expenses	3,096
14	Depreciation expenses	544
15	Overhead and administrative expenses	2,432
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	-134
18	Provision expenses	-8
19	Other expenses	128
<b>20</b>	<b>OPERATING PROFIT</b>	<b>8,206</b>
21	Profit tax	1,197
<b>22</b>	<b>NET PROFIT/LOSS</b>	<b>7,009</b>