

UNIVERSAL CAPITAL BANK AD PODGORICA
Income Statement - Revenues and Expenses
31.03.2025.

	POSITION	
1.	Interest income and similar income	2,568
2.	Interest income on impaired placements	22
3.	Interest expense and similar expenses	473
I	NET INTEREST INCOME (1+2-3)	2,116
4	Fee and commisssion income	1,195
5	Fee and commission expense	404
II	NET FEE AND COMMISSIO INCOME (4-5)	791
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	-4
7	Net gains/losses from financial instruments held for trading	73
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	187
11	Net gains/losses from other equity investments	0
12	Other income	9
13	Employee expenses	773
14	Depreciation expenses	157
15	Overhead and administrative expenses	548
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	167
18	Provision exspenses	0
19	Other expenses	16
20	OPERATING PROFIT	1,512
21	Profit tax	262
22	NET PROFIT/LOSS	1,250