

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

30.06.2025.

POSITION		
1.	Interest income and similar income	5,171
2.	Interest income on impaired placements	38
3.	Interest expense and similar expenses	944
I	NET INTEREST INCOME (1+2-3)	4,265
4	Fee and commisssion income	2,551
5	Fee and commission expense	894
II	NET FEE AND COMMISSIO INCOME (4-5)	1,657
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	72
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	481
11	Net gains/losses from other equity investments	0
12	Other income	17
13	Employee expenses	1,548
14	Depreciation expenses	313
15	Overhead and administrative expenses	1,098
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	181
18	Provision expenses	0
19	Other expenses	31
20	OPERATING PROFIT	3,318
21	Profit tax	497
22	NET PROFIT/LOSS	2,821