

UNIVERSAL CAPITAL BANK AD PODGORICA
Income Statement - Revenues and Expenses
30.09.2025.

	POSITION	
1.	Interest income and similar income	7,753
2.	Interest income on impaired placements	54
3.	Interest expense and similar expenses	1,417
I	NET INTEREST INCOME (1+2-3)	6,390
4	Fee and commisssion income	3,833
5	Fee and commission expense	1,257
II	NET FEE AND COMMISSIO INCOME (4-5)	2,576
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	67
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	782
11	Net gains/losses from other equity investments	0
12	Other income	27
13	Employee expenses	2,327
14	Depreciation expenses	472
15	Overhead and administrative expenses	1,695
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	399
18	Provision exspenses	0
19	Other expenses	45
20	OPERATING PROFIT	4,899
21	Profit tax	730
22	NET PROFIT/LOSS	4,169