

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

31.12.2025.

	POSITION	
1.	Interest income and similar income	10,347
2.	Interest income on impaired placements	121
3.	Interest expense and similar expenses	1,928
I	NET INTEREST INCOME (1+2-3)	8,540
4	Fee and commisssion income	5,159
5	Fee and commission expense	1,764
II	NET FEE AND COMMISSIO INCOME (4-5)	3,395
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	77
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	977
11	Net gains/losses from other equity investments	-125
12	Other income	37
13	Employee expenses	3,401
14	Depreciation expenses	623
15	Overhead and administrative expenses	2,408
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	263
18	Provision exspenses	65
19	Other expenses	68
20	OPERATING PROFIT	6,070
21	Profit tax	901
22	NET PROFIT/LOSS	5,169