

UNIVERSAL CAPITAL BANK AD PODGORICA

Income Statement - Revenues and Expenses

31.03.2026.

	POSITION	
1.	Interest income and similar income	2,585
2.	Interest income on impaired placements	48
3.	Interest expense and similar expenses	518
I	NET INTEREST INCOME (1+2-3)	2,116
4	Fee and commission income	1,091
5	Fee and commission expense	439
II	NET FEE AND COMMISSIO INCOME (4-5)	652
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	-5
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	156
11	Net gains/losses from other equity investments	62
12	Other income	5
13	Employee expenses	884
14	Depreciation expenses	193
15	Overhead and administrative expenses	636
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	113
18	Provision expenses	0
19	Other expenses	6
20	OPERATING PROFIT	1,153
21	Profit tax	182
22	NET PROFIT/LOSS	971