

UNIVERSAL CAPITAL BANK AD PODGORICA
Income Statement - Revenues and Expenses
30.06.2026.

	POSITION	
1.	Interest income and similar income	5,224
2.	Interest income on impaired placements	73
3.	Interest expense and similar expenses	1,119
I	NET INTEREST INCOME (1+2-3)	4,178
4	Fee and commisssion income	2,126
5	Fee and commission expense	997
II	NET FEE AND COMMISSIO INCOME (4-5)	1,129
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	299
11	Net gains/losses from other equity investments	63
12	Other income	11
13	Employee expenses	1,780
14	Depreciation expenses	389
15	Overhead and administrative expenses	1,342
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	-45
18	Provision expenses	0
19	Other expenses	13
20	OPERATING PROFIT	2,197
21	Profit tax	316
22	NET PROFIT/LOSS	1,881