

INCOME STATEMENT AS OF 30.09.2025

02684462 UNIVERSAL CAPITAL BANK AD PODGORICA

SCHEDULE BU

Note: Published information represents constituent part of quarterly reports that thge banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

(EURO 000)

POSITION	AMOUNT
1. Interest income and similar income	7,753
2. Interest income on impaired loans	54
3. Interest expenses and similar expenses	1,417
I. NET INTEREST INCOME (1+2-3)	6,390
4. Fee and commission income	3,833
5. Fee and commission expenses	1,257
II. NET FEE AND COMMISSION INCOME (4-5)	2,576
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	-4
7. Net gains/losses on held-for-trading financial instruments	67
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	782
11. Net gains/losses from derecognition of other assets	
12. Other income	27
13. Employee expenses	2,327
14. Depreciation expenses	472
15. Overhead and administrative expenses	1,695
16. Net gains/losses from modification and reclassification of financial instruments	
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	399
18. Provision expenses	
19. Other expenses	45
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	4,899
21. Profit tax	730
22. NET PROFIT/LOSS (III - 21)	4,169