

INCOME STATEMENT AS OF 31.12.2024

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	11,249
2. Interest income on impaired loans	100
3. Interest expenses and similar expenses	2,088
I. NET INTEREST INCOME (1+2-3)	9,261
4. Fee and commission income	5,845
5. Fee and commission expenses	1,785
II. NET FEE AND COMMISSION INCOME (4-5)	4,060
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	0
7. Net gains/losses on held-for-trading financial instruments	22
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	871
11. Net gains/losses from derecognition of other assets	12
12. Other income	38
13. Employee expenses	3,096
14. Depreciation expenses	544
15. Overhead and administrative expenses	2,432
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	-134
18. Provision expenses	-8
19. Other expenses	128
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	8,206
21. Profit tax	1,197
22. NET PROFIT/LOSS (III - 21)	7,009