

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

31.12.2025.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	35,468
2.	Financial assets measured at amortised cost	242,835
2. a)	Loans and receivables from credit institutions	31,868
2. b)	Loans and receivables from clients	180,633
2. c)	Securities	28,408
2. d)	Other financial assets	1,925
3.	Financial assets at fair value through other comprehensive income	33,584
3. a)	Loans and receivables from credit institutions	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	33,584
3. d)	Other financial assets	0
4.	Financial assets held for trading	151
4. a)	Loans and receivables from credit institutions	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	151
4. d)	Other financial assets	0
5.	Financial assets carried at fair value through profit and loss, not held for trading	0
5. a)	Loans and receivables from credit institutions	0
5. b)	Loans and receivables from clients	0
5. c)	Securities	0
5. d)	Other financial assets	0
6.	Derivative financial assets used as security instrument	0
7.	Effects of changes in the fair value of items being subjects to hedging	0
8.	Investments in associates and joint ventures under equity method	307
9.	Investment properties	33
10.	Properties, plant and equipment	4,544
11.	Intangible assets	1,312
12.	Current tax assets	0
13.	Deferred tax assets	198
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	2,130
16.	TOTAL ASSETS	320,561
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	271,244
17. a)	Deposits of bank and central bank	20
17. b)	Deposits of clients	268,679
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	2,546
17. e)	Securities	0
17. f)	Other financial liabilities	0
18.	Financial liabilities held for trading	0
18. a)	Deposits of bank and central bank	0
18. b)	Deposits of clients	0
18. c)	Borrowings from banks and central bank	0
18. d)	Borrowings from other clients	0
18. e)	Securities	0
18. f)	Other financial liabilities	0

19.	Financial liabilities carried at fair value through profit and loss, not held for trading	0
19. a)	Deposits of bank and central bank	0
19. b)	Deposits of clients	0
19. c)	Borrowings from banks and central bank	0
19. d)	Borrowings from other clients	0
19. e)	Other financial liabilities	0
20.	Derivative financial liabilities used as security instrument	0
21.	Effects of changes in the fair value of items being subjects to hedging	0
22.	Provisions	971
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	891
25.	Deferred tax liabilities	186
26.	Other liabilities	6,028
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	279,319
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	22,771
32	Current year profit/loss	5,169
33	Other reserves	178
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	41,242
36.	TOTAL LIABILITIES AND CAPITAL:	320,561