

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

31.03.2026.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	29,024
2.	Financial assets measured at amortised cost	259,822
2. a)	Loans and receivables from credit institutions	49,580
2. b)	Loans and receivables from clients	179,580
2. c)	Securities	28,607
2. d)	Other financial assets	2,055
3.	Financial assets at fair value through other comprehensive income	23,568
3. a)	Loans and receivables from credit institutions	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	23,568
3. d)	Other financial assets	0
4.	Financial assets held for trading	146
4. a)	Loans and receivables from credit institutions	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	146
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	4,455
11.	Intangible assets	1,335
12.	Current tax assets	3
13.	Deferred tax assets	209
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	2,160
16.	TOTAL ASSETS	321,062
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	272,247
17. a)	Deposits of bank and central bank	8
17. b)	Deposits of clients	269,922
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	2,317
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	1,101
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	199
25.	Deferred tax liabilities	156
26.	Other liabilities	5,391
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	279,094
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	27,940
32	Current year profit/loss	971
33	Other reserves	-67
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	41,968
36.	TOTAL LIABILITIES AND CAPITAL:	321,062