

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.06.2026.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	36,215
2.	Financial assets measured at amortised cost	254,611
2. a)	Loans and receivables from credit institutions	52,333
2. b)	Loans and receivables from clients	171,354
2. c)	Securities	28,809
2. d)	Other financial assets	2,115
3.	Financial assets at fair value through other comprehensive income	31,376
3. a)	Loans and receivables from credit institutions	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	31,376
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	4,361
11.	Intangible assets	1,708
12.	Current tax assets	8
13.	Deferred tax assets	198
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	1,630
16.	TOTAL ASSETS	330,592
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	279,964
17. a)	Deposits of bank and central bank	11
17. b)	Deposits of clients	277,735
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	2,219
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	1,107
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	390
25.	Deferred tax liabilities	184
26.	Other liabilities	5,838
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	287,482
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	27,940
32	Current year profit/loss	1,881
33	Other reserves	165
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	43,110
36.	TOTAL LIABILITIES AND CAPITAL:	330,592