

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.09.2026.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	34,183
2.	Financial assets measured at amortised cost	261,360
2. a)	Loans and receivables from credit institutions	76,531
2. b)	Loans and receivables from clients	154,773
2. c)	Securities	29,012
2. d)	Other financial assets	1,043
3.	Financial assets at fair value through other comprehensive income	55,844
3. a)	Loans and receivables from credit institutions	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	55,844
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	4,324
11.	Intangible assets	2,065
12.	Current tax assets	12
13.	Deferred tax assets	198
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	1,345
16.	TOTAL ASSETS	359,817
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	308,452
17. a)	Deposits of bank and central bank	11
17. b)	Deposits of clients	306,466
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	1,975
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	1,119
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	613
25.	Deferred tax liabilities	135
26.	Other liabilities	5,401
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	315,720
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	27,940
32	Current year profit/loss	3,154
33	Other reserves	-121
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	44,097
36.	TOTAL LIABILITIES AND CAPITAL:	359,817