

UNIVERSAL CAPITAL BANK AD PODGORICA
Balance Sheet - Assets, Liabilities and Capital
31.03.2025.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	31,868
2.	Financial assets measured at amortised cost	270,069
2. a)	Loans and receivables from credit institutions	45,343
2. b)	Loans and receivables from clients	170,025
2. c)	Securities	53,017
2. d)	Other financial assets	1,686
3.	Financial assets at fair value through other comprehensive income	32,734
3. a)	Loans and receivables from credit institutions	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	32,734
3. d)	Other financial assets	0
4.	Financial assets held for trading	511
4. a)	Loans and receivables from credit institutions	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	511
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	30
10.	Properties, plant and equipment	4,651
11.	Intangible assets	677
12.	Current tax assets	3
13.	Deferred tax assets	251
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	2,423
16.	TOTAL ASSETS	343,525
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	294,318
17. a)	Deposits of bank and central bank	17
17. b)	Deposits of clients	291,356
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	2,945
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	1,021
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	299
25.	Deferred tax liabilities	158
26.	Other liabilities	7,183
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	302,979
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	26,271
32	Current year profit/loss	1,250
33	Other reserves	-99
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	40,546
36.	TOTAL LIABILITIES AND CAPITAL:	343,525