

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.09.2025.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	31,451
2.	Financial assets measured at amortised cost	243,798
2. a)	Loans and receivables from credit institutions	40,450
2. b)	Loans and receivables from clients	171,799
2. c)	Securities	27,960
2. d)	Other financial assets	3,589
3.	Financial assets at fair value through other comprehensive income	40,998
3. a)	Loans and receivables from credit institutions	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	40,998
3. d)	Other financial assets	0
4.	Financial assets held for trading	141
4. a)	Loans and receivables from credit institutions	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	141
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	4,468
11.	Intangible assets	1,030
12.	Current tax assets	12
13.	Deferred tax assets	233
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	5,023
16.	TOTAL ASSETS	327,492
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	277,841
17. a)	Deposits of bank and central bank	8
17. b)	Deposits of clients	275,239
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	2,593
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	1,055
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	777
25.	Deferred tax liabilities	183
26.	Other liabilities	7,433
27.	Subordinated debt	0
28.	TOTAL LIABILITIES:	287,288
	CAPITAL	
29.	Share capital	13,124
30.	Premiums issued	0
31.	Undistributed profit	22,771
32.	Current year profit/loss	4,169
33.	Other reserves	140
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	40,204
36.	TOTAL LIABILITIES AND CAPITAL:	327,492