

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.06.2018.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	63,448
2.	Financial assets measured at amortised cost	104,026
2. a)	Loans and receivables from banks	17,098
2. b)	Loans and receivables from clients	86,916
2. c)	Securities	0
2. d)	Other financial assets	11
3.	Financial assets at fair value through other comprehensive income	63,537
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	63,537
3. d)	Other financial assets	0
4.	Financial assets held for trading	0
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	0
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 banks	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	580
9.	Investment properties	0
10.	Properties, plant and equipment	3,384
11.	Intangible assets	629
12.	Current tax assets	0
13.	Deferred tax assets	0
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	6,479
16.	TOTAL ASSETS	242,084
LIABILITIES		
17.	Financial liabilities measured at amortised cost	226,623
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	219,632
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	6,991
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	79
21.	Effects of changes in the fair value of items being subjects to hedging	0
22.	Provisions	226
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	20
25.	Deferred tax liabilities	56
26.	Other liabilities	1,099
27.	Subordinated debt	5,032
28	TOTAL LIABILITIES:	233,134
	CAPITAL	
29	Share capital	8,098
30	Premiums issued	0
31	Undistributed profit	621
32	Current year profit/loss	151
33	Other reserves	79
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	8,949
36.	TOTAL LIABILITIES AND CAPITAL:	242,084