

UNIVERSAL CAPITAL BANK AD PODGORICA
Balance Sheet - Assets, Liabilities and Capital
30.06.2019.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	92,887
2.	Financial assets measured at amortised cost	111,660
2. a)	Loans and receivables from banks	30,139
2. b)	Loans and receivables from clients	81,504
2. c)	Securities	0
2. d)	Other financial assets	18
3.	Financial assets at fair value through other comprehensive income	78,314
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	78,314
3. d)	Other financial assets	0
4.	Financial assets held for trading	1,010
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	1,010
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	6
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	0
9.	Investment properties	164
10.	Properties, plant and equipment	3,214
11.	Intangible assets	567
12.	Current tax assets	4
13.	Deferred tax assets	33
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	6,203
16.	TOTAL ASSETS	294,062
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	268,434
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	263,980
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	4,453
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	255
21.	Effects of changes in the fair value of items being subjects to hedging	0
22.	Provisions	145
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	175
25.	Deferred tax liabilities	142
26.	Other liabilities	7,734
27.	Subordinated debt	5,034
28	TOTAL LIABILITIES:	281,918
	CAPITAL	
29	Share capital	8,098
30	Premiums issued	0
31	Undistributed profit	1,662
32	Current year profit/loss	1,911
33	Other reserves	474
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	12,144
36.	TOTAL LIABILITIES AND CAPITAL:	294,062