

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.09.2018.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	71,817
2.	Financial assets measured at amortised cost	117,866
2. a)	Loans and receivables from banks	26,638
2. b)	Loans and receivables from clients	91,215
2. c)	Securities	0
2. d)	Other financial assets	13
3.	Financial assets at fair value through other comprehensive income	53,930
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	53,930
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	3,381
11.	Intangible assets	584
12.	Current tax assets	2
13.	Deferred tax assets	0
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	5,545
16.	TOTAL ASSETS	253,705
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	235,090
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	229,608
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	5,482
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	24
21.	Effects of changes in the fair value of items being subjects to hedging	0
22.	Provisions	171
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	19
25.	Deferred tax liabilities	64
26.	Other liabilities	3,782
27.	Subordinated debt	5,039
28	TOTAL LIABILITIES:	244,190
	CAPITAL	
29	Share capital	8,098
30	Premiums issued	0
31	Undistributed profit	621
32	Current year profit/loss	672
33	Other reserves	124
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	9,515
36.	TOTAL LIABILITIES AND CAPITAL:	253,705