

UNIVERSAL CAPITAL BANK AD PODGORICA
Balance Sheet - Assets, Liabilities and Capital
31.03.2018.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	85,311
2.	Financial assets measured at amortised cost	80,268
2. a)	Loans and receivables from banks	18,058
2. b)	Loans and receivables from clients	62,210
2. c)	Securities	0
2. d)	Other financial assets	0
3.	Financial assets at fair value through other comprehensive income	55,146
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	55,118
3. d)	Other financial assets	28
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	3,498
11.	Intangible assets	550
12.	Current tax assets	0
13.	Deferred tax assets	0
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	7,115
16.	TOTAL ASSETS	232,468
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	219,546
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	212,294
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	7,252
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	15
21.	Effects of changes in the fair value of items being subjects to hedging	0
22.	Provisions	191
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	20
25.	Deferred tax liabilities	54
26.	Other liabilities	782
27.	Subordinated debt	3,004
28	TOTAL LIABILITIES:	223,611
	CAPITAL	
29	Share capital	8,098
30	Premiums issued	0
31	Undistributed profit	621
32	Current year profit/loss	91
33	Other reserves	47
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	8,856
36.	TOTAL LIABILITIES AND CAPITAL:	232,468