

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

POSITION	
ASSETS	
1.	Cash and deposit accounts with central banks
2.	Financial assets measured at amortised cost
2. a)	Loans and receivables from banks
2. b)	Loans and receivables from clients
2. c)	Securities
2. d)	Other financial assets
3.	Financial assets at fair value through other comprehensive income
3. a)	Loans and receivables from banks
3. b)	Loans and receivables from clients
3. c)	Securities
3. d)	Other financial assets
4.	Financial assets held for trading
4. a)	Loans and receivables from banks
4. b)	Loans and receivables from clients
4. c)	Securities
4. d)	Other financial assets
5.	Financial assets carried at fair value through profit and loss, not held for trading
5. a)	Loans and receivables from banks
5. b)	Loans and receivables from clients
5. c)	Securities
5. d)	Other financial assets
6.	Derivative financial assets used as security instrument
7.	Effects of changes in the fair value of items being subjects to hedging
8.	Investments in associates and joint ventures under equity method
9.	Investment properties
10.	Properties, plant and equipment
11.	Intangible assets
12.	Current tax assets
13.	Deferred tax assets
14.	Non-current assets held for sale and discontinued operations
15.	Other assets
16.	TOTAL ASSETS
LIABILITIES	
17.	Financial liabilities measured at amortised cost
17. a)	Deposits of bank and central bank
17. b)	Deposits of clients
17. c)	Borrowings from banks and central bank
17. d)	Borrowings from other clients
17. e)	Securities
17. f)	Other financial liabilities
18.	Financial liabilities held for trading
18. a)	Deposits of bank and central bank
18. b)	Deposits of clients
18. c)	Borrowings from banks and central bank
18. d)	Borrowings from other clients
18. e)	Securities
18. f)	Other financial liabilities
19.	Financial liabilities carried at fair value through profit and loss, not held for trading

19. a)	Deposits of bank and central bank
19. b)	Deposits of clients
19. c)	Borrowings from banks and central bank
19. d)	Borrowings from other clients
19. e)	Other financial liabilities
20.	Derivative financial liabilities used as security instrument
21.	Effects of changes in the fair value of items being subjects to hedging
22.	Provisions
23.	Liabilities on non-current assets held for sale and discontinued operations
24.	Current tax liabilities
25.	Deferred tax liabilities
26.	Other liabilities
27.	Subordinated debt
28	TOTAL LIABILITIES:
	CAPITAL
29	Share capital
30	Premiums issued
31	Undistributed profit
32	Current year profit/loss
33	Other reserves
34.	Interest without controlling influence in capital
35.	TOTAL CAPITAL:
36.	TOTAL LIABILITIES AND CAPITAL:

0
0
0
0
0
19
0
357
0
86
80
7,529
1,003
243,857
12,122
0
4,902
874
-322
0
17,576
261,434