

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.09.2023.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	118,690
2.	Financial assets measured at amortised cost	241,289
2. a)	Loans and receivables from banks	32,596
2. b)	Loans and receivables from clients	155,162
2. c)	Securities	53,491
2. d)	Other financial assets	39
3.	Financial assets at fair value through other comprehensive income	63,074
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	63,074
3. d)	Other financial assets	0
4.	Financial assets held for trading	500
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	500
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	297
9.	Investment properties	114
10.	Properties, plant and equipment	4,238
11.	Intangible assets	368
12.	Current tax assets	1
13.	Deferred tax assets	706
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	4,925
16.	TOTAL ASSETS	434,202
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	386,632
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	382,295
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	4,337
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	0
21.	Effects of changes in the fair value of items being subjects to hedging	0
22.	Provisions	786
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	1,003
25.	Deferred tax liabilities	153
26.	Other liabilities	12,408
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	400,982
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	17,105
32	Current year profit/loss	5,955
33	Other reserves	-2,965
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	33,219
36.	TOTAL LIABILITIES AND CAPITAL:	434,202