

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

31.12.2023.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	78,262
2.	Financial assets measured at amortised cost	264,700
2. a)	Loans and receivables from banks	30,225
2. b)	Loans and receivables from clients	168,052
2. c)	Securities	65,909
2. d)	Other financial assets	514
3.	Financial assets at fair value through other comprehensive income	49,751
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	49,751
3. d)	Other financial assets	0
4.	Financial assets held for trading	514
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	514
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	152
9.	Investment properties	35
10.	Properties, plant and equipment	4,163
11.	Intangible assets	527
12.	Current tax assets	0
13.	Deferred tax assets	574
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	3,113
16.	TOTAL ASSETS	401,792
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	357,306
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	353,018
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	4,288
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	428
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	1,523
25.	Deferred tax liabilities	176
26.	Other liabilities	8,713
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	368,146
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	14,505
32	Current year profit/loss	8,257
33	Other reserves	-2,240
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	33,647
36.	TOTAL LIABILITIES AND CAPITAL:	401,792