

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

31.03.2024.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	48,389
2.	Financial assets measured at amortised cost	258,356
2. a)	Loans and receivables from banks	31,951
2. b)	Loans and receivables from clients	159,360
2. c)	Securities	66,331
2. d)	Other financial assets	714
3.	Financial assets at fair value through other comprehensive income	42,164
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	42,164
3. d)	Other financial assets	0
4.	Financial assets held for trading	512
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	512
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	252
9.	Investment properties	35
10.	Properties, plant and equipment	4,112
11.	Intangible assets	540
12.	Current tax assets	0
13.	Deferred tax assets	436
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	2,922
16.	TOTAL ASSETS	357,719
LIABILITIES		
17.	Financial liabilities measured at amortised cost	312,667
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	308,637
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	4,030
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	603
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	335
25.	Deferred tax liabilities	176
26.	Other liabilities	7,339
27.	Subordinated debt	0
28.	TOTAL LIABILITIES:	321,120
	CAPITAL	
29.	Share capital	13,124
30.	Premiums issued	0
31.	Undistributed profit	22,762
32.	Current year profit/loss	1,954
33.	Other reserves	-1,242
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	36,599
36.	TOTAL LIABILITIES AND CAPITAL:	357,719