

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.09.2024.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	40,675
2.	Financial assets measured at amortised cost	257,509
2. a)	Loans and receivables from banks	40,912
2. b)	Loans and receivables from clients	160,073
2. c)	Securities	53,139
2. d)	Other financial assets	3,386
3.	Financial assets at fair value through other comprehensive income	45,342
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	45,342
3. d)	Other financial assets	0
4.	Financial assets held for trading	404
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	404
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	4,034
11.	Intangible assets	470
12.	Current tax assets	13
13.	Deferred tax assets	348
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	2,967
16.	TOTAL ASSETS	352,049
LIABILITIES		
17.	Financial liabilities measured at amortised cost	303,510
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	299,866
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	3,644
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	898
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	1,026
25.	Deferred tax liabilities	176
26.	Other liabilities	8,728
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	314,338
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	19,262
32	Current year profit/loss	5,714
33	Other reserves	-390
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	37,711
36.	TOTAL LIABILITIES AND CAPITAL:	352,049