

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

31.12.2019.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	91,764
2.	Financial assets measured at amortised cost	103,330
2. a)	Loans and receivables from banks	13,725
2. b)	Loans and receivables from clients	89,593
2. c)	Securities	0
2. d)	Other financial assets	12
3.	Financial assets at fair value through other comprehensive income	109,703
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	109,703
3. d)	Other financial assets	0
4.	Financial assets held for trading	272
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	272
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	55
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	0
9.	Investment properties	159
10.	Properties, plant and equipment	3,259
11.	Intangible assets	502
12.	Current tax assets	0
13.	Deferred tax assets	150
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	7,985
16.	TOTAL ASSETS	317,177
LIABILITIES		
17.	Financial liabilities measured at amortised cost	289,277
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	285,395
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	3,882
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	276
21.	Effects of changes in the fair value of items being subjects to hedging	0
22.	Provisions	330
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	404
25.	Deferred tax liabilities	212
26.	Other liabilities	7,480
27.	Subordinated debt	1,002
28	TOTAL LIABILITIES:	298,980
	CAPITAL	
29	Share capital	12,122
30	Premiums issued	0
31	Undistributed profit	1,662
32	Current year profit/loss	3,241
33	Other reserves	1,172
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	18,197
36.	TOTAL LIABILITIES AND CAPITAL:	317,177