

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.09.2020.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	49,694
2.	Financial assets measured at amortised cost	176,887
2. a)	Loans and receivables from banks	38,863
2. b)	Loans and receivables from clients	89,125
2. c)	Securities	48,861
2. d)	Other financial assets	38
3.	Financial assets at fair value through other comprehensive income	37,930
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	37,930
3. d)	Other financial assets	0
4.	Financial assets held for trading	459
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	459
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	28
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	190
10.	Properties, plant and equipment	3,578
11.	Intangible assets	435
12.	Current tax assets	0
13.	Deferred tax assets	152
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	4,283
16.	TOTAL ASSETS	273,638
LIABILITIES		
17.	Financial liabilities measured at amortised cost	251,330
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	248,267
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	3,064
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	5
21.	Effects of changes in the fair value of items being subjects to hedging	0
22.	Provisions	487
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	150
25.	Deferred tax liabilities	64
26.	Other liabilities	2,752
27.	Subordinated debt	1,001
28	TOTAL LIABILITIES:	255,789
	CAPITAL	
29	Share capital	12,122
30	Premiums issued	0
31	Undistributed profit	4,902
32	Current year profit/loss	1,476
33	Other reserves	-651
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	17,849
36.	TOTAL LIABILITIES AND CAPITAL:	273,638