

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

31.12.2020.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	78,179
2.	Financial assets measured at amortised cost	175,441
2. a)	Loans and receivables from banks	25,305
2. b)	Loans and receivables from clients	101,529
2. c)	Securities	48,570
2. d)	Other financial assets	37
3.	Financial assets at fair value through other comprehensive income	41,670
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	41,670
3. d)	Other financial assets	0
4.	Financial assets held for trading	551
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	551
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	11
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	187
10.	Properties, plant and equipment	3,932
11.	Intangible assets	418
12.	Current tax assets	0
13.	Deferred tax assets	151
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	9,194
16.	TOTAL ASSETS	309,732
LIABILITIES		
17.	Financial liabilities measured at amortised cost	285,945
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	282,873
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	3,072
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	402
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	192
25.	Deferred tax liabilities	112
26.	Other liabilities	3,010
27.	Subordinated debt	1,002
28	TOTAL LIABILITIES:	290,664
	CAPITAL	
29	Share capital	12,122
30	Premiums issued	0
31	Undistributed profit	4,902
32	Current year profit/loss	2,045
33	Other reserves	0
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	19,069
36.	TOTAL LIABILITIES AND CAPITAL:	309,732