

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

31.03.2021.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	88,367
2.	Financial assets measured at amortised cost	223,132
2. a)	Loans and receivables from banks	47,038
2. b)	Loans and receivables from clients	127,259
2. c)	Securities	48,798
2. d)	Other financial assets	38
3.	Financial assets at fair value through other comprehensive income	40,904
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	40,904
3. d)	Other financial assets	0
4.	Financial assets held for trading	347
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	347
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	7
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	183
10.	Properties, plant and equipment	3,858
11.	Intangible assets	373
12.	Current tax assets	0
13.	Deferred tax assets	182
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	5,327
16.	TOTAL ASSETS	362,680
LIABILITIES		
17.	Financial liabilities measured at amortised cost	338,039
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	334,987
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	3,052
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	316
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	146
25.	Deferred tax liabilities	78
26.	Other liabilities	3,206
27.	Subordinated debt	1,003
28	TOTAL LIABILITIES:	342,787
	CAPITAL	
29	Share capital	12,122
30	Premiums issued	0
31	Undistributed profit	6,947
32	Current year profit/loss	1,485
33	Other reserves	-662
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	19,892
36.	TOTAL LIABILITIES AND CAPITAL:	362,680