

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.06.2021.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	120,807
2.	Financial assets measured at amortised cost	242,208
2. a)	Loans and receivables from banks	61,858
2. b)	Loans and receivables from clients	126,322
2. c)	Securities	53,990
2. d)	Other financial assets	38
3.	Financial assets at fair value through other comprehensive income	36,223
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	36,223
3. d)	Other financial assets	0
4.	Financial assets held for trading	351
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	351
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	8
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	141
10.	Properties, plant and equipment	3,815
11.	Intangible assets	328
12.	Current tax assets	0
13.	Deferred tax assets	151
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	4,162
16.	TOTAL ASSETS	408,194
LIABILITIES		
17.	Financial liabilities measured at amortised cost	379,156
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	376,132
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	3,024
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	281
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	256
25.	Deferred tax liabilities	126
26.	Other liabilities	5,641
27.	Subordinated debt	1,003
28	TOTAL LIABILITIES:	386,464
	CAPITAL	
29	Share capital	12,122
30	Premiums issued	0
31	Undistributed profit	6,947
32	Current year profit/loss	2,913
33	Other reserves	-252
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	21,730
36.	TOTAL LIABILITIES AND CAPITAL:	408,194