

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.09.2021.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	135,669
2.	Financial assets measured at amortised cost	248,654
2. a)	Loans and receivables from banks	53,768
2. b)	Loans and receivables from clients	140,549
2. c)	Securities	54,300
2. d)	Other financial assets	36
3.	Financial assets at fair value through other comprehensive income	36,285
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	36,285
3. d)	Other financial assets	0
4.	Financial assets held for trading	343
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	343
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	0
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	234
10.	Properties, plant and equipment	3,918
11.	Intangible assets	301
12.	Current tax assets	11
13.	Deferred tax assets	158
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	4,895
16.	TOTAL ASSETS	430,467
LIABILITIES		
17.	Financial liabilities measured at amortised cost	399,994
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	395,686
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	4,308
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	19
21.	Effects of changes in the fair value of items being subjects to hedging	0
22.	Provisions	509
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	428
25.	Deferred tax liabilities	78
26.	Other liabilities	5,656
27.	Subordinated debt	1,001
28	TOTAL LIABILITIES:	407,684
	CAPITAL	
29	Share capital	12,122
30	Premiums issued	0
31	Undistributed profit	6,947
32	Current year profit/loss	4,142
33	Other reserves	-428
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	22,784
36.	TOTAL LIABILITIES AND CAPITAL:	430,467