

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

31.03.2022.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	179,634
2.	Financial assets measured at amortised cost	236,930
2. a)	Loans and receivables from banks	23,019
2. b)	Loans and receivables from clients	147,120
2. c)	Securities	66,755
2. d)	Other financial assets	37
3.	Financial assets at fair value through other comprehensive income	21,214
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	21,214
3. d)	Other financial assets	0
4.	Financial assets held for trading	727
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	727
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	194
10.	Properties, plant and equipment	5,598
11.	Intangible assets	235
12.	Current tax assets	0
13.	Deferred tax assets	367
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	4,295
16.	TOTAL ASSETS	449,195
LIABILITIES		
17.	Financial liabilities measured at amortised cost	417,618
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	413,276
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	4,343
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	468
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	226
25.	Deferred tax liabilities	79
26.	Other liabilities	5,597
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	423,988
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	12,278
32	Current year profit/loss	1,247
33	Other reserves	-1,442
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	25,207
36.	TOTAL LIABILITIES AND CAPITAL:	449,195