

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.09.2022.

POSITION		
<b>ASSETS</b>		
<b>1.</b>	<b>Cash and deposit accounts with central banks</b>	<b>198,856</b>
<b>2.</b>	<b>Financial assets measured at amortised cost</b>	<b>279,459</b>
<b>2. a)</b>	Loans and receivables from banks	80,855
<b>2. b)</b>	Loans and receivables from clients	144,739
<b>2. c)</b>	Securities	53,829
<b>2. d)</b>	Other financial assets	36
<b>3.</b>	<b>Financial assets at fair value through other comprehensive income</b>	<b>28,838</b>
<b>3. a)</b>	Loans and receivables from banks	0
<b>3. b)</b>	Loans and receivables from clients	0
<b>3. c)</b>	Securities	28,838
<b>3. d)</b>	Other financial assets	0
<b>4.</b>	<b>Financial assets held for trading</b>	<b>465</b>
<b>4. a)</b>	Loans and receivables from banks	0
<b>4. b)</b>	Loans and receivables from clients	0
<b>4. c)</b>	Securities	465
<b>4. d)</b>	Other financial assets	0
<b>5.</b>	<b>Financial assets carried at fair value through profit and loss, not held for trading</b>	<b>0</b>
<b>5. a)</b>	Loans and receivables from banks	0
<b>5. b)</b>	Loans and receivables from clients	0
<b>5. c)</b>	Securities	0
<b>5. d)</b>	Other financial assets	0
<b>6.</b>	<b>Derivative financial assets used as security instrument</b>	<b>0</b>
<b>7.</b>	<b>Effects of changes in the fair value of items being subjects to hedging</b>	<b>0</b>
<b>8.</b>	<b>Investments in associates and joint ventures under equity method</b>	<b>0</b>
<b>9.</b>	<b>Investment properties</b>	<b>124</b>
<b>10.</b>	<b>Properties, plant and equipment</b>	<b>5,704</b>
<b>11.</b>	<b>Intangible assets</b>	<b>169</b>
<b>12.</b>	<b>Current tax assets</b>	<b>0</b>
<b>13.</b>	<b>Deferred tax assets</b>	<b>1,167</b>
<b>14.</b>	<b>Non-current assets held for sale and discontinued operations</b>	<b>0</b>
<b>15.</b>	<b>Other assets</b>	<b>4,642</b>
<b>16.</b>	<b>TOTAL ASSETS</b>	<b>519,425</b>
<b>LIABILITIES</b>		
<b>17.</b>	<b>Financial liabilities measured at amortised cost</b>	<b>491,109</b>
<b>17. a)</b>	Deposits of bank and central bank	0
<b>17. b)</b>	Deposits of clients	486,142
<b>17. c)</b>	Borrowings from banks and central bank	0
<b>17. d)</b>	Borrowings from other clients	4,966
<b>17. e)</b>	Securities	0
<b>17. f)</b>	Other financial liabilities	0
<b>18.</b>	<b>Financial liabilities held for trading</b>	<b>0</b>
<b>18. a)</b>	Deposits of bank and central bank	0
<b>18. b)</b>	Deposits of clients	0
<b>18. c)</b>	Borrowings from banks and central bank	0
<b>18. d)</b>	Borrowings from other clients	0
<b>18. e)</b>	Securities	0
<b>18. f)</b>	Other financial liabilities	0

<b>19.</b>	<b>Financial liabilities carried at fair value through profit and loss, not held for trading</b>	<b>0</b>
<b>19. a)</b>	Deposits of bank and central bank	0
<b>19. b)</b>	Deposits of clients	0
<b>19. c)</b>	Borrowings from banks and central bank	0
<b>19. d)</b>	Borrowings from other clients	0
<b>19. e)</b>	Other financial liabilities	0
<b>20.</b>	<b>Derivative financial liabilities used as security instrument</b>	<b>0</b>
<b>21.</b>	<b>Effects of changes in the fair value of items being subjects to hedging</b>	<b>0</b>
<b>22.</b>	<b>Provisions</b>	<b>400</b>
<b>23.</b>	<b>Liabilities on non-current assets held for sale and discontinued operations</b>	<b>0</b>
<b>24.</b>	<b>Current tax liabilities</b>	<b>584</b>
<b>25.</b>	<b>Deferred tax liabilities</b>	<b>79</b>
<b>26.</b>	<b>Other liabilities</b>	<b>4,299</b>
<b>27.</b>	<b>Subordinated debt</b>	<b>0</b>
<b>28</b>	<b>TOTAL LIABILITIES:</b>	<b>496,470</b>
	<b>CAPITAL</b>	
<b>29</b>	<b>Share capital</b>	<b>13,124</b>
<b>30</b>	<b>Premiums issued</b>	<b>0</b>
<b>31</b>	<b>Undistributed profit</b>	<b>12,278</b>
<b>32</b>	<b>Current year profit/loss</b>	<b>3,528</b>
<b>33</b>	<b>Other reserves</b>	<b>-5,976</b>
<b>34.</b>	<b>Interest without controlling influence in capital</b>	<b>0</b>
<b>35.</b>	<b>TOTAL CAPITAL:</b>	<b>22,955</b>
<b>36.</b>	<b>TOTAL LIABILITIES AND CAPITAL:</b>	<b>519,425</b>