

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

31.12.2022.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	194,323
2.	Financial assets measured at amortised cost	239,565
2. a)	Loans and receivables from banks	28,986
2. b)	Loans and receivables from clients	152,230
2. c)	Securities	58,311
2. d)	Other financial assets	38
3.	Financial assets at fair value through other comprehensive income	29,930
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	29,930
3. d)	Other financial assets	0
4.	Financial assets held for trading	479
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	479
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	947
9.	Investment properties	114
10.	Properties, plant and equipment	4,369
11.	Intangible assets	247
12.	Current tax assets	0
13.	Deferred tax assets	924
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	4,037
16.	TOTAL ASSETS	474,937
LIABILITIES		
17.	Financial liabilities measured at amortised cost	441,232
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	436,333
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	4,899
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	343
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	957
25.	Deferred tax liabilities	153
26.	Other liabilities	6,253
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	448,938
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	11,893
32	Current year profit/loss	5,212
33	Other reserves	-4,231
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	25,998
36.	TOTAL LIABILITIES AND CAPITAL:	474,937