

UNIVERSAL CAPITAL BANK AD PODGORICA
Balance Sheet - Assets, Liabilities and Capital
31.03.2023.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	147,532
2.	Financial assets measured at amortised cost	240,381
2. a)	Loans and receivables from banks	22,733
2. b)	Loans and receivables from clients	158,956
2. c)	Securities	58,656
2. d)	Other financial assets	37
3.	Financial assets at fair value through other comprehensive income	35,405
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	35,405
3. d)	Other financial assets	0
4.	Financial assets held for trading	494
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	494
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	4,345
11.	Intangible assets	274
12.	Current tax assets	0
13.	Deferred tax assets	895
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	6,064
16.	TOTAL ASSETS	436,452
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	401,053
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	396,301
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	4,752
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	330
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	287
25.	Deferred tax liabilities	153
26.	Other liabilities	6,740
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	408,563
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	17,105
32	Current year profit/loss	1,718
33	Other reserves	-4,059
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	27,889
36.	TOTAL LIABILITIES AND CAPITAL:	436,452