

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

30.06.2023.

	POSITION	
	ASSETS	
1.	Cash and deposit accounts with central banks	144,621
2.	Financial assets measured at amortised cost	258,488
2. a)	Loans and receivables from banks	47,227
2. b)	Loans and receivables from clients	158,041
2. c)	Securities	53,184
2. d)	Other financial assets	37
3.	Financial assets at fair value through other comprehensive income	43,044
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	43,044
3. d)	Other financial assets	0
4.	Financial assets held for trading	486
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	486
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	297
9.	Investment properties	114
10.	Properties, plant and equipment	4,285
11.	Intangible assets	246
12.	Current tax assets	1
13.	Deferred tax assets	842
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	6,323
16.	TOTAL ASSETS	458,747
	LIABILITIES	
17.	Financial liabilities measured at amortised cost	421,127
17. a)	Deposits of bank and central bank	0
17. b)	Deposits of clients	416,476
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	4,651
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	671
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	697
25.	Deferred tax liabilities	153
26.	Other liabilities	5,522
27.	Subordinated debt	0
28	TOTAL LIABILITIES:	428,171
	CAPITAL	
29	Share capital	13,124
30	Premiums issued	0
31	Undistributed profit	17,105
32	Current year profit/loss	4,136
33	Other reserves	-3,790
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	30,576
36.	TOTAL LIABILITIES AND CAPITAL:	458,747