

UNIVERSAL CAPITAL BANK AD PODGORICA

Balance Sheet - Assets, Liabilities and Capital

31.12.2021.

POSITION		
ASSETS		
1.	Cash and deposit accounts with central banks	181,041
2.	Financial assets measured at amortised cost	241,396
2. a)	Loans and receivables from banks	37,513
2. b)	Loans and receivables from clients	150,047
2. c)	Securities	53,747
2. d)	Other financial assets	89
3.	Financial assets at fair value through other comprehensive income	33,918
3. a)	Loans and receivables from banks	0
3. b)	Loans and receivables from clients	0
3. c)	Securities	33,918
3. d)	Other financial assets	0
4.	Financial assets held for trading	368
4. a)	Loans and receivables from banks	0
4. b)	Loans and receivables from clients	0
4. c)	Securities	368
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	198
10.	Properties, plant and equipment	5,224
11.	Intangible assets	275
12.	Current tax assets	0
13.	Deferred tax assets	214
14.	Non-current assets held for sale and discontinued operations	0
15.	Other assets	5,067
16.	TOTAL ASSETS	467,701
LIABILITIES		
17.	Financial liabilities measured at amortised cost	436,518
17. a)	Deposits of bank and central bank	2,486
17. b)	Deposits of clients	429,886
17. c)	Borrowings from banks and central bank	0
17. d)	Borrowings from other clients	4,146
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	527
23.	Liabilities on non-current assets held for sale and discontinued operations	0
24.	Current tax liabilities	563
25.	Deferred tax liabilities	79
26.	Other liabilities	5,365
27.	Subordinated debt	1,002
28.	TOTAL LIABILITIES:	444,053
	CAPITAL	
29.	Share capital	12,122
30.	Premiums issued	0
31.	Undistributed profit	6,947
32.	Current year profit/loss	5,331
33.	Other reserves	-753
34.	Interest without controlling influence in capital	0
35.	TOTAL CAPITAL:	23,647
36.	TOTAL LIABILITIES AND CAPITAL:	467,701