

No.	Assets:	31.december 2015
1	2	3
	Assets:	
1	Cash and Deposit Accounts with Depository	148.966
1.a.	Cash and non-interest-bearing deposit accounts	142.925
1.b.	Interest-Bearing Deposit accounts	6.042
1.c.	Client deposits form custody transactions	-
2	Assets for trading and selling, except shares and derivatives financial assets	62.335
2.a.	Assets for trading, except shares	-
2.b.	Assets for selling, except shares	62.335
2.c.	Derivatives, financial assets held for trading	-
2.d.	Derivatives, financial assets as safety instruments (fair derivative value)	-
2.e.	Securities carried at fair value through profit or loss	-
3	Funds sold & repos with other banks	-
4	Loans and leases	192.535
4.a.	Less: Reserves for potential loans losses	6.296
4.b.	Loans and leases, net reserves for potential losses	186.239
5	Securities held to maturity	3.712
6	Factoring and forfeiting	7
4	Receivables from custody transactions	27
8	Premises and other fixed assets	1.880
9	Assets held for sale	-
10	Ulaganja u kapital drugih pravnih lica	3.596
11	Other assets	5.858
12	Less: Reserves for potential losses on other assets (except position 4.a)	2.145
		410.475
	Liabilities:	
14	Deposits	315.510
14.a.	Non-interest-bearing deposits	50.037
14.b.	Interest-bearing deposits	265.473
15	Securities from repo contracts	-
16	Liabilities from custody transactions	1.652
17	Loans and borrowing liabilities	41.077
17.a.	Short-term borrowings-less than one year	-
17.b.	Long-term borrowings-over one year	41.077
17.c.	Liabilities for issued securities	-
18	Financial obligationss carried at fair value through profit or loss	-
19	Derivatives, financial liabilities held for trading (fair values)	-
20	Derivatives, financial liabilities used as safety instruments (fair values)	-
21	Other liabilities	6.537
22	Reserves for loans losses by off balance loans exposures	1.294
23	Subordinated debt and financial instruments	10.000
24	Total Liabilities	376.071
25	Shareholders minority share	-
	Capital:	
26	Priority Shares	-
27	Ordinary Shares	16.006
28	Paid issuance premium	7.444
29	Non-allocated gain/losses	2.729
30	Other capital	8.226
31	Total Capital: (27 through 31)	34.405
32	Total Liabilities and Capital: (25 +26 +32)	410.475

No.	Position	30.december 2015
1	2	3
1	Interest and similar income	17.337
2	Interest and similar expenses	5.647
3 (1-2)	Net interest income	11.690
4	Dividend income	36
5	Impairment losses	3.272
6	Provisions losses	557
7	Fee and commission income	9.237
8	Fee and commission expense	3.730
9 (7-8)	Net fee and commission income	5.507
10	Net gains/losses on financial instruments classified as held for trading	0
11	Net gains/losses on financial instruments designated at fair value	0
12	Net gains/losses on investment securities	172
13	Fair value changes in accounting / hedging	0
14	Foreign currency exchange revenues/losses	630
15	Personnel expenses	4.601
16	General and administrative expenses	6.068
17	Amortisation expense	811
18	Other expenses	120
19	Other income	421
20 (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	Operating profit	3.026
21	Income tax expense	297
22 (20-21)	Profit/loss for the year	2.729