

No.	Assets:	31.12.2019
1.	Cash and Deposit Accounts with Depository	137.133
2.	Financial assets at amortized cost	251.741
2.a.	Loans and receivables from banks	20.864
2.b.	Loans and receivables from clients	228.912
2.c.	Securities	0
2.d.	Other financial assets	1.965
3.	Financial assets at fair value through other comprehensive income	134.758
3.a.	Loans and receivables from banks	0
3.b.	Loans and receivables from clients	0
3.c.	Securities	134.758
3.d.	Other financial assets	0
4.	Financial assets held for trading	0
4.a.	Loans and receivables from banks	0
4.b.	Loans and receivables from clients	0
4.c.	Securities	0
4.d.	Other financial assets	0
5.	Financial assets at fair value through profit and loss, which are 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.	Derivatives that are kept for risk protection	0
7.	Changes in fair value items that are subject to risk protection	0
8.	Investments in associates, subsidiaries and joint ventures using the equity method	5
9.	Investment property	0
10.	Property, plant and equipment	2.352
11.	Intangible assets	2.037
12.	Current tax assets	0
13.	Deferred tax assets	25
14.	Fixed assets intended for sale and assets that are being discontinued	0
15.	Other assets	2.429
16.	Total Assets	530.478
	Liabilities:	
17.	Financial liabilities at amortized cost	443.122
17.a.	Deposits from banks and central banks	1.148
17.b.	Client deposits	419.592
17.c.	Loans from banks and central banks (borrowings)	0
17.d.	Loans from clients which are not banks (borrowings)	22.335
17.e.	Securities	0
17.f.	Other financial liabilities	47
18.	Financial liabilities held for trading	0
18.a.	Deposits from banks and central banks	0
18.b.	Client deposits	0
18.c.	Loans from banks and central banks (borrowings)	0
18.d.	Loans from clients which are not banks (borrowings)	0
18.e.	Securities	0
18.f.	Other financial liabilities	0
19.	Financial liabilities that are not traded and are valued at fair value through profit and loss	0
19.a.	Deposits from banks and central banks	0
19.b.	Client deposits	0
19.c.	Loans from banks and central banks (borrowings)	0
19.d.	Loans from clients which are not banks (borrowings)	0
19.e.	Other financial liabilities	0
20.	Derivative financial liabilities as an instrument of protection	0
21.	Changes in the fair value of items that are subject to risk protection	0
22.	Reserves	1.535
23.	Liabilities on assets held for sale and assets that are being discontinued	0
24.	Current tax liabilities	514
25.	Deferred tax liabilities	209
26.	Other liabilities	11.148
27.	Subordinated debt	22.050
28.	Total Liabilities	478.578
	Capital:	
29.	Share capital	16.006
30.	Emission premiums	7.444
31.	Non-allocated profit	20.541
32.	Profit / loss for the current year	4.863
33.	Other reserves	3.046
34.	Interests without controlling influence in equity	0
35.	Total Capital: (29 through 34)	51.900
36.	Total Liabilities and Capital: (28 + 35)	530.478

No.	POSITION	01.01.2019-31.12.2019
1.	Interest and similar income	19.741
2.	Interest income on impaired loans	0
3.	Interest and similar expenses	3.091
I.	Net Interest Income (1 + 2 - 3)	16.650
4.	Fees from Income	16.988
5.	Fee expense	10.775
II.	Net Fee Income/Expense (4-5)	6.214
6.	Net profit / loss due to the cessation of recognition of financial instruments that are not valued at fair value through profit and loss account	150
7.	Net gain / loss on financial instruments held for trading	0
8.	Net profit / losses on financial instruments at fair value through profit and loss, which are not held for trading	0
9.	Change in fair value in risk accounting (hedging)	0
10.	Foreign currency exchange revenues/losses	788
11.	Net gain / loss on the expiry of recognition of other assets	311
12.	Other income	246
13.	Personnel expenses	5.486
14.	Amortisation expense	1.077
15.	General and administrative expenses	7.802
16.	Net gains / losses on modification and reclassification of financial instruments	0
17.	Net income / expense on impairment of financial instruments that are not valued at fair value through profit and loss account	3.723
18.	Provisions losses	96
19.	Other expenses	786
III.	Net Income/Loss Before Extraordinary Items	5.389
21.	Income tax expense	526
22.	Net Profit/Loss	4.863