

Red. br	Assets:	31.decembar.2010
1.	Cash and Deposit Accounts with Depository	24,247
1.a.	Cash and non-interest-bearing deposit accounts	20,374
1.b.	Interest-Bearing Deposit accounts	3,873
1.c.	Client deposits form custody transactions	
2.	Assets for trading and selling, except shares and derivatives financial assets	42
2.a.	Assets for trading, except shares	
2.b.	Assets for selling, except shares	42
2.c.	Derivatives, financial assets held for trading	
2.d.	Derivatives, financial assets as safety instruments (fair derivative value)	
3.	Funds sold & repos with other banks	
4.	Loans and leases	101,009
4.a.	Less: Reserves for potential loans losses	2,657
4.b.	Loans and leases, net reserves for potential losses	98,352
5.	Securities held to maturity	1,093
6.	Factoring and forfeiting	
7.	Receivables from custody transactions	23
8.	Premises and other fixed assets	1,742
9.	Repossessioned assets	485
10.	Investments in other companies	99
11.	Other assets	3,190
12.	Less: Reserves for potential losses on other assets (except position 4.a)	485
13.	Total Assets	128,788
	Liabilities:	
14.	Deposits	85,133
14.a.	Non-interest-bearing deposits	9,040
14.b.	Interest-bearing deposits	76,093
15.	Securities from repo contracts	
16.	Liabilities from custody transactions	49
17.	Loans and borrowing liabilities	15,000
17.a.	Short-term borrowings-less than one year	
17.b.	Long-term borrowings-over one year	15,000
18.	Obligations to the Government	2,716
19.	Other borrowings-mature liabilities	
19.a.	Mature liabilities	
19.b.	Balance of no paid (called to be paid) off balance liabilities	
20.	Derivatives, financial liabilities held for trading (fair values)	
21.	Derivatives, financial liabilities used as safety instruments (fair values)	
22.	Other liabilities	3,773
23.	Reserves for loans losses by off balance loans exposures	494
24.	Subordinated debt and financial instruments	
25.	Total Liabilities	107,166
26.	Shareholders minority share	
	Capital:	
27.	Priority Shares	
28.	Ordinary Shares	16,006
29.	Paid issuance premium	7,444
30.	Non-allocated gain/losses	- 1,828
31.	Other capital	1
32.	Total Capital: (20 through 25)	21,622
33.	Total Liabilities and Capital: (19 + 25)	128,788

000 €

R.b.	Position	31.decembar.2010
PR 1.	Interest income:	9,634
1)	Deposits	62
2)	Trading securities from repo purchasing agreements	-
3)	Loans and leases	9,572
4)	Securities Held to Maturity	-
5)	Other Interest Income	-
RA 1.	Interest Expenditures:	3,433
1)	Deposits	3,097
2)	Sold securities from repo purchasing agreements	-
3)	Borrowings-mature liabilities	-
4)	Liabilities based on taken loans and other borrowings	251
5)	Subordinated Debt and financial instruments	-
6)	Other interest expenses	85
I.	Net revenues/expenditures from Interest (PR 1.-RA 1.)	6,201
II.	Expenses for loan losses on assets items	1,334
III.	Net revenues/expenditures (I-II)	4,867
PR 2.	Fee revenues:	3,105
1)	Loans fees	708
2)	Off-balance sheet fees	348
3)	Fees from services	1,530
4)	Other fees	520
RA 2.	Fee expenditures:	465
1)	Loans fees	-
2)	Off-balance sheet fees	-
3)	Fees from services	246
4)	Other fees	219
IV.	Net revenues/ expenditures from Fees (PR 2.-RA.2.):	2,639
V.	Net revenues/ expenditures from Interest & Fee (III+IV)	7,507
PR 3.	Other revenues:	399
1)	Foreign currency trade revenues (NET)	-
2)	Foreign currency exchange revenues/losses (revalorization)	223
3)	maturity (including investments in capital)	88
4)	transactions trading, and interest swoops	-
5)	Net gains /losses form custody transactions	-
6)	Other revenues	88
RA 3.	Overall and other expenses:	6,827
1)	Payroll, taxes and contributions expenses	3,038
2)	Premises and fixed assets expenses	2,008
3)	Other expenses	1,781
VI.	Net revenues/expenditures before extraordinary items (V+PR 3.- RA 3.)	1,078
PR 4.	Extraordinary income	263
RA 4.	Extraordinary expenses	35
VII.	Net extraordinary revenues/expenditures (PR 4.-RA 4.)	228
VIII.	Net revenues//expenditures after extraordinary items (VI+VII)	1,307
RA 5.	Taxes and Contributions from profit	15
IX.	Net Profit/Loss (VIII- RA 5.)	1,292