

No.	Assets:	31.march 2013
1	2	3
	<b>Assets:</b>	
1	Cash and Deposit Accounts with Depository	52.675
1.a.	Cash and non-interest-bearing deposit accounts	50.112
1.b.	Interest-Bearing Deposit accounts	2.563
1.c.	Client deposits form custody transactions	-
2	Assets for trading and selling, except shares and derivatives financial assets	-
2.a.	Assets for trading, except shares	-
2.b.	Assets for selling, except shares	-
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	123.475
4.a.	Less: Reserves for potential loans losses	4.200
4.b.	Loans and leases, net reserves for potential losses	119.275
5	Securities held to maturity	9.516
6	Factoring and forfeiting	498
4	Receivables from custody transactions	38
8	Premises and other fixed assets	1.506
9	Assets held for sale	-
10	Ulaganja u kapital drugih pravnih lica	379
11	Other assets	3.322
12	Less: Reserves for potential losses on other assets (except position 4.a)	456
		<b>186.754</b>
	<b>Liabilities:</b>	
14	Deposits	130.913
14.a.	Non-interest-bearing deposits	23.231
14.b.	Interest-bearing deposits	107.682
15	Securities from repo contracts	-
16	Liabilities from custody transactions	1.103
17	Loans and borrowing liabilities	23.521
17.a.	Short-term borrowings-less than one year	-
17.b.	Long-term borrowings-over one year	23.521
17.c.	Liabilities for issued securities	-
18	Financial obligations 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	3.584
22	Reserves for loans losses by off balance loans exposures	1.005
23	Subordinated debt and financial instruments	-
24	<b>Total Liabilities</b>	<b>160.126</b>
25	<b>Shareholders minority share</b>	<b>-</b>
	<b>Capital:</b>	
26	Priority Shares	-
27	Ordinary Shares	16.006
28	Paid issuance premium	7.444
29	Non-allocated gain/losses	1.455
30	Other capital	1.724
31	<b>Total Capital: (27 through 31)</b>	<b>26.628</b>
32	<b>Total Liabilities and Capital: (25 +26 +32)</b>	<b>186.754</b>

No.	Position	01.january-31.march 2013
1	2	3
1	Interest and similar income	3.007
2	Interest and similar expenses	1.090
3 (1-2)	<b>Net interest income</b>	<b>1.917</b>
4	Dividend income	1
5	Impairment losses	504
6	Provisions losses	161
7	Fee and commission income	993
8	Fee and commission expense	234
9 (7-8)	<b>Net fee and commission income</b>	<b>759</b>
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	71
13	Fair value changes in accounting / hedging	0
14	Foreign currency exchange revenues/losses	80
15	Personnel expenses	974
16	General and administrative expenses	897
17	Amortisation expense	168
18	Other expenses	10
19	Other income	28
20 (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	<b>Operating profit</b>	<b>144</b>
21	Income tax expense	0
<b>22 (20-21)</b>	<b>Profit/loss for the year</b>	<b>144</b>