

No.	Assets:	30.september 2014
1	2	3
	Assets:	
1	Cash and Deposit Accounts with Depository	94.023
1.a.	Cash and non-interest-bearing deposit accounts	89.155
1.b.	Interest-Bearing Deposit accounts	4.868
1.c.	Client deposits form custody transactions	-
2	Assets for trading and selling, except shares and derivatives financial assets	23.833
2.a.	Assets for trading, except shares	-
2.b.	Assets for selling, except shares	23.833
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	135.803
4.a.	Less: Reserves for potential loans losses	5.314
4.b.	Loans and leases, net reserves for potential losses	130.489
5	Securities held to maturity	5.438
6	Factoring and forfeiting	2.025
4	Receivables from custody transactions	48
8	Premises and other fixed assets	2.162
9	Assets held for sale	-
10	Ulaganja u kapital drugih pravnih lica	1.046
11	Other assets	4.099
12	Less: Reserves for potential losses on other assets (except position 4.a)	566
		262.597
	Liabilities:	
14	Deposits	196.985
14.a.	Non-interest-bearing deposits	20.612
14.b.	Interest-bearing deposits	176.373
15	Securities from repo contracts	-
16	Liabilities from custody transactions	2.558
17	Loans and borrowing liabilities	25.845
17.a.	Short-term borrowings-less than one year	-
17.b.	Long-term borrowings-over one year	25.845
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	5.536
22	Reserves for loans losses by off balance loans exposures	684
23	Subordinated debt and financial instruments	-
24	Total Liabilities	231.607
25	Shareholders minority share	-
	Capital:	
26	Priority Shares	-
27	Ordinary Shares	16.006
28	Paid issuance premium	7.444
29	Non-allocated gain/losses	1.799
30	Other capital	5.742
31	Total Capital: (27 through 31)	30.990
32	Total Liabilities and Capital: (25 +26 +32)	262.597

No.	Position	30.september 2014
1	2	3
1	Interest and similar income	10.512
2	Interest and similar expenses	3.903
3 (1-2)	Net interest income	6.609
4	Dividend income	22
5	Impairment losses	1.494
6	Provisions losses	-391
7	Fee and commission income	5.230
8	Fee and commission expense	1.973
9 (7-8)	Net fee and commission income	3.257
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	130
13	Fair value changes in accounting / hedging	0
14	Foreign currency exchange revenues/losses	305
15	Personnel expenses	3.130
16	General and administrative expenses	3.744
17	Amortisation expense	567
18	Other expenses	246
19	Other income	265
20 (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	Operating profit	1.799
21	Income tax expense	0
22 (20-21)	Profit/loss for the year	1.799