

No.	Assets:	31.december 2014
1	2	3
	<b>Assets:</b>	
1	Cash and Deposit Accounts with Depository	114.977
1.a.	Cash and non-interest-bearing deposit accounts	109.694
1.b.	Interest-Bearing Deposit accounts	5.283
1.c.	Client deposits form custody transactions	-
2	Assets for trading and selling, except shares and derivatives financial assets	23.908
2.a.	Assets for trading, except shares	-
2.b.	Assets for selling, except shares	23.908
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	146.926
4.a.	Less: Reserves for potential loans losses	5.240
4.b.	Loans and leases, net reserves for potential losses	141.686
5	Securities held to maturity	1.634
6	Factoring and forfeiting	2.736
4	Receivables from custody transactions	18
8	Premises and other fixed assets	2.032
9	Assets held for sale	-
10	Ulaganja u kapital drugih pravnih lica	2.479
11	Other assets	3.778
12	Less: Reserves for potential losses on other assets (except position 4.a)	576
		<b>292.672</b>
	<b>Liabilities:</b>	
14	Deposits	213.411
14.a.	Non-interest-bearing deposits	21.117
14.b.	Interest-bearing deposits	192.293
15	Securities from repo contracts	-
16	Liabilities from custody transactions	1.695
17	Loans and borrowing liabilities	29.458
17.a.	Short-term borrowings-less than one year	-
17.b.	Long-term borrowings-over one year	29.458
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	5.767
22	Reserves for loans losses by off balance loans exposures	711
23	Subordinated debt and financial instruments	10.000
24	<b>Total Liabilities</b>	<b>261.041</b>
25	<b>Shareholders minority share</b>	-
	<b>Capital:</b>	
26	Priority Shares	-
27	Ordinary Shares	16.006
28	Paid issuance premium	7.444
29	Non-allocated gain/losses	2.454
30	Other capital	5.727
31	<b>Total Capital: (27 through 31)</b>	<b>31.631</b>
32	<b>Total Liabilities and Capital: (25 +26 +32)</b>	<b>292.672</b>

No.	Position	01.january- 31.december 2014
1	2	3
1	Interest and similar income	14.383
2	Interest and similar expenses	5.318
3 (1-2)	<b>Net interest income</b>	<b>9.066</b>
4	Dividend income	52
5	Impairment losses	1.574
6	Provisions losses	-379
7	Fee and commission income	7.173
8	Fee and commission expense	2.707
9 (7-8)	<b>Net fee and commission income</b>	<b>4.466</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	197
13	Fair value changes in accounting / hedging	0
14	Foreign currency exchange revenues/losses	412
15	Personnel expenses	4.358
16	General and administrative expenses	5.142
17	Amortisation expense	783
18	Other expenses	329
19	Other income	344
20 (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	<b>Operating profit</b>	<b>2.730</b>
21	Income tax expense	275
<b>22 (20-21)</b>	<b>Profit/loss for the year</b>	<b>2.454</b>