

No.	Assets:	30.september 2015
1	2	3
	Assets:	
1	Cash and Deposit Accounts with Depository	180.192
1.a.	Cash and non-interest-bearing deposit accounts	171.134
1.b.	Interest-Bearing Deposit accounts	9.058
1.c.	Client deposits form custody transactions	-
2	Assets for trading and selling, except shares and derivatives financial assets	44.835
2.a.	Assets for trading, except shares	-
2.b.	Assets for selling, except shares	44.835
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	184.267
4.a.	Less: Reserves for potential loans losses	6.768
4.b.	Loans and leases, net reserves for potential losses	177.500
5	Securities held to maturity	3.707
6	Factoring and forfeiting	572
4	Receivables from custody transactions	23
8	Premises and other fixed assets	1.871
9	Assets held for sale	-
10	Ulaganja u kapital drugih pravnih lica	3.291
11	Other assets	5.486
12	Less: Reserves for potential losses on other assets (except position 4.a)	791
		416.686
	Liabilities:	
14	Deposits	323.094
14.a.	Non-interest-bearing deposits	74.595
14.b.	Interest-bearing deposits	248.500
15	Securities from repo contracts	-
16	Liabilities from custody transactions	2.012
17	Loans and borrowing liabilities	39.398
17.a.	Short-term borrowings-less than one year	-
17.b.	Long-term borrowings-over one year	39.398
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	7.392
22	Reserves for loans losses by off balance loans exposures	1.403
23	Subordinated debt and financial instruments	10.000
24	Total Liabilities	383.300
25	Shareholders minority share	-
	Capital:	
26	Priority Shares	-
27	Ordinary Shares	16.006
28	Paid issuance premium	7.444
29	Non-allocated gain/losses	2.380
30	Other capital	7.556
31	Total Capital: (27 through 31)	33.386
32	Total Liabilities and Capital: (25 +26 +32)	416.686

No.	Position	01.january- 30.setember 2015
1	2	3
1	Interest and similar income	12.731
2	Interest and similar expenses	4.263
3 (1-2)	Net interest income	8.469
4	Dividend income	104
5	Impairment losses	2.073
6	Provisions losses	694
7	Fee and commission income	6.785
8	Fee and commission expense	2.684
9 (7-8)	Net fee and commission income	4.101
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	74
13	Fair value changes in accounting / hedging	0
14	Foreign currency exchange revenues/losses	482
15	Personnel expenses	3.392
16	General and administrative expenses	4.244
17	Amortisation expense	588
18	Other expenses	102
19	Other income	242
20 (3+4- 5- 6+9+10 +11+12 +13+14- 15-16- 17- 18+19)	Operating profit	2.380
21	Income tax expense	0
22 (20-21)	Profit/loss for the year	2.380