

No.	Assets:	31-Dec-2021
1.	Cash and Deposit Accounts with Depository	235,881
2.	Financial assets at amortized cost	271,117
2.a.	Loans and receivables from banks	43,893
2.b.	Loans and receivables from clients	221,729
2.c.	Securities	3,552
2.d.	Other financial assets	1,942
3.	Financial assets at fair value through other comprehensive income	139,886
3.a.	Loans and receivables from banks	0
3.b.	Loans and receivables from clients	0
3.c.	Securities	139,886
3.d.	Other financial assets	0
4.	Financial assets held for trading	7,465
4.a.	Loans and receivables from banks	0
4.b.	Loans and receivables from clients	0
4.c.	Securities	7,465
4.d.	Other financial assets	0
5.	Financial assets at fair value through profit and loss, which are not held for trading	0
5.a.	Loans and receivables from banks	0
5.b.	Loans and receivables from clients	0
5.c.	Securities	0
5.d.	Other financial assets	0
6.	Derivatives that are kept for risk protection	0
7.	Changes in fair value items that are subject to risk protection	0
8.	Investments in associates, subsidiaries and joint ventures using the equity method	0
9.	Investment property	0
10.	Property, plant and equipment	4,809
11.	Intangible assets	1,996
12.	Current tax assets	0
13.	Deferred tax assets	284
14.	Fixed assets intended for sale and assets that are being discontinued	0
15.	Other assets	2,293
16.	Total Assets	663,731
	Liabilities:	
17.	Financial liabilities at amortized cost	573,036
17.a.	Deposits from banks and central banks	1,714
17.b.	Client deposits	548,259
17.c.	Loans from banks and central banks (borrowings)	0
17.d.	Loans from clients which are not banks (borrowings)	22,667
17.e.	Securities	0
17.f.	Other financial liabilities	397
18.	Financial liabilities held for trading	0
18.a.	Deposits from banks and central banks	0
18.b.	Client deposits	0
18.c.	Loans from banks and central banks (borrowings)	0
18.d.	Loans from clients which are not banks (borrowings)	0
18.e.	Securities	0
18.f.	Other financial liabilities	0
19.	Financial liabilities that are not traded and are valued at fair value through profit and loss account	0
19.a.	Deposits from banks and central banks	0
19.b.	Client deposits	0
19.c.	Loans from banks and central banks (borrowings)	0
19.d.	Loans from clients which are not banks (borrowings)	0
19.e.	Other financial liabilities	0
20.	Derivative financial liabilities as an instrument of protection	0
21.	Changes in the fair value of items that are subject to risk protection	0
22.	Reserves	1,127
23.	Liabilities on assets held for sale and assets that are being discontinued	0
24.	Current tax liabilities	464
25.	Deferred tax liabilities	0
26.	Other liabilities	16,528
27.	Subordinated debt	17,232
28.	Total Liabilities	608,388
	Capital:	
29.	Share capital	52,362
30.	Emission premiums	0
31.	Non-allocated profit	-61
32.	Profit / loss for the current year	4,384
33.	Other reserves	-1,341
34.	Interests without controlling influence in equity	0
35.	Total Capital: (29 through 34)	55,344
36.	Total Liabilities and Capital: (28 + 35)	663,731

No.	POSITION	01.01.2021-31.12.2021
1.	Interest and similar income	17,643
2.	Interest income on impaired loans	342
3.	Interest and similar expenses	3,180
I.	Net Interest Income (1 + 2 - 3)	14,805
4.	Fees from Income	15,584
5.	Fee expense	9,675
II.	Net Fee Income/Expense (4-5)	5,909
6.	Net profit / loss due to the cessation of recognition of financial instruments that are not valued at fair value through profit and loss account	192
7.	Net gain / loss on financial instruments held for trading	272
8.	Net profit / losses on financial instruments at fair value through profit and loss, which are not held for trading	0
9.	Change in fair value in risk accounting (hedging)	0
10.	Foreign currency exchange revenues/losses	531
11.	Net gain / loss on the expiry of recognition of other assets	237
12.	Other income	236
13.	Personnel expenses	5,969
14.	Amortisation expense	2,381
15.	General and administrative expenses	7,173
16.	Net gains / losses on modification and reclassification of financial instru	0
17.	Net income / expense on impairment of financial instruments that are not valued at fair value through profit and loss account	1,363
18.	Provisions losses	234
19.	Other expenses	213
III.	Net Income/Loss Before Extraordinary Items	4,849
21.	Income tax expense	465
22.	Net Profit/Loss	4,384