

000 €

No.	Assets:	30.september 2011
1	2	3
1.	Cash and Deposit Accounts with Depository	35,682
1.a.	Cash and non-interest-bearing deposit accounts	20,816
1.b.	Interest-Bearing Deposit accounts	14,866
1.c.	Client deposits form custody transactions	-
2.	Assets for trading and selling, except shares and derivatives financial assets	26
2.a.	Assets for trading, except shares	-
2.b.	Assets for selling, except shares	26
2.c.	Derivatives, financial assets held for trading	-
2.d.	Derivatives, financial assets as safety instruments (fair derivative value)	-
3.	Funds sold & repos with other banks	-
4.	Loans and leases	105,376
4.a.	Less: Reserves for potential loans losses	3,594
4.b.	Loans and leases, net reserves for potential losses	101,782
5.	Securities held to maturity	1,085
6.	Factoring and forfeiting	70
7.	Receivables from custody transactions	31
8.	Premises and other fixed assets	1,984
9.	Repossessed assets	478
10.	Investments in other companies	212
11.	Other assets	2,924
12.	Less: Reserves for potential losses on other assets (except position 4.a)	378
13.	Total Assets	143,896
	Liabilities:	
14.	Deposits	89,432
14.a.	Non-interest-bearing deposits	6,258
14.b.	Interest-bearing deposits	83,173
15.	Securities from repo contracts	-
16.	Liabilities from custody transactions	306
17.	Loans and borrowing liabilities	24,000
17.a.	Short-term borrowings-less than one year	3,000
17.b.	Long-term borrowings-over one year	21,000
18.	Obligations to the Government	2,771
19.	Other borrowings-mature liabilities	-
19.a.	Mature liabilities	-
19.b.	Balance of no paid (called to be paid) off balance liabilities	-
20.	Derivatives, financial liabilities held for trading (fair values)	-
21.	Derivatives, financial liabilities used as safety instruments (fair values)	-
22.	Other liabilities	3,742
23.	Reserves for loans losses by off balance loans exposures	647
24.	Subordinated debt and financial instruments	-
25.	Total Liabilities	120,898
26.	Shareholders minority share	-
	Capital:	
27.	Priority Shares	-
28.	Ordinary Shares	16,006
29.	Paid issuance premium	7,444
30.	Non-allocated gain/losses	421
31.	Other capital	30
32.	Total Capital: (20 through 25)	22,998
33.	Total Liabilities and Capital: (19 + 25)	143,896

No.	Position	30/09/2011 cum.
1	2	3
PR 1.	Interest income:	8,499
1)	Deposits	75
2)	Trading securities from repo purchasing agreements	0
3)	Loans and leases	8,424
4)	Securities Held to Maturity	-
5)	Other Interest Income	-
RA 1.	Interest Expenditures:	2,867
1)	Deposits	2,126
2)	Sold securities from repo purchasing agreements	-
3)	Borrowings-mature liabilities	-
4)	Liabilities based on taken loans and other borrowings	632
5)	Subordinated Debt and financial instruments	-
6)	Other interest expenses	109
I.	Net revenues/expenditures from Interest (PR 1.-RA 1.)	5,632
II.	Expenses for loan losses on assets items	1,532
III.	Net revenues/expenditures (I-II)	4,100
PR 2.	Fee revenues:	2,806
1)	Loans fees	652
2)	Off-balance sheet fees	369
3)	Fees from services	1,229
4)	Other fees	556
RA 2.	Fee expenditures:	457
1)	Loans fees	8
2)	Off-balance sheet fees	-
3)	Fees from services	187
4)	Other fees	262
IV.	Net revenues/ expenditures from Fees (PR 2.-RA.2.):	2,349
V.	Net revenues/ expenditures from Interest & Fee (III+IV)	6,450
PR 3.	Other revenues:	348
1)	Foreign currency trade revenues (NET)	-
2)	Foreign currency exchange revenues/losses (revalorization)	213
3)	Securities trade income - net and gains/losses on securities available for sale or securities held to maturity (including investments in capital)	61
4)	Trading income (NET) on derivatives as futures-forward, options, swaps, other derivatives, spot transactions trading, and interest swoops	-
5)	Net gains /losses form custody transactions	-
6)	Other revenues	74
RA 3.	Overall and other expenses:	5,400
1)	Payroll, taxes and contributions expenses	2,438
2)	Premises and fixed assets expenses	1,531
3)	Other expenses	1,432
VI.	Net revenues/expenditures before extraordinary items (V+PR 3.-RA 3.)	1,398
PR 4.	Extraordinary income	26
RA 4.	Extraordinary expenses	12
VII.	Net extraordinary revenues/expenditures (PR 4.-RA 4.)	13
VIII.	Net revenues//expenditures after extraordinary items (VI+VII)	1,411
RA 5.	Taxes and Contributions from profit	4
IX.	Net Profit/Loss (VIII- RA 5.)	1,407