

D Commerce Bank AD

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Balance Sheet

	BGN '000	30 June'08	30 June'07
Assets			
Cash and balances with the Central Bank		29 945	14 949
Due from banks		42 405	6 664
Securities held for trading ⁱ		78 269	77 218
Investments		12 197	11 112
Loans and advances to customers		117 234	66 702
Property and equipment		1 878	658
Intangible assets		108	48
Other assets		767	365
Deferred tax assets		0	0
Total Assets		282 803	177 716
Liabilities			
Due to banks and financial institutions		7 667	3 653
Due to customers		239 852	132 385
Other amounts dueДруги привлечени средства		0	12 114
Subordinate term debt		10 023	10 023
Other liabilities		1 544	1 176
Total assets		261 237	159 351
Equity			
Issued shareholding equity		20 000	20 000
Reserves		1 566	-1 635
Total shareholding equity		21 566	18 365
Total liabilities and shareholding equity		282 803	177 716

Income Statement

	BGN '000	30 June'08	30 June'07
Interest and similar income		8 469	5 176
Interest expense and similar charges		1 662	2 468
Net interest income		6 807	2 708
Fee and commission income		878	696
Fee and commission expense		-86	-40
Net interest and similar income		792	656
Net income from trade operations		170	220
Total income from banking operations		7 769	3 584
General administrative expenses		-3 246	- 2 800
Profit from operations before provisions		4 523	784
Impairment loss provisions		293	33
Net income after provisions		4 230	751
Gains less losses from dealing in securities held for trading		-2 846	- 1 887
Печалба преди данъчно облагане		1 384	- 1 136
Taxes		69	0
Печалба след данъчно облагане		1 315	- 1 136

(sgn) Plamen Petrov, Executive Director

(sgn) Radka Nikodimova, Executive Director