

D Commerce Bank

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BALANCE SHEET			
	BGN '000	30 June '10	30 June '09
Assets			
Cash and balances with the Central Bank		28,797	27,106
Due from other banks		107,648	35,207
Securities held for trading		68	-
Loans and advances to customers		158,844	143,180
Securities held-to-maturity		84,922	84,799
Securities available-for-sale		10,900	10,458
Property and equipment		4,792	3,264
Intangible assets		127	112
Other assets		1,416	1,759
Tax assets.		50	1
Total Assets		397,564	305,886
Liabilities			
Due to other banks		50,243	17,993
Due to customers		294,304	239,672
Due to customers on securities borrowed		-	445
Other liabilities		1,492	1,012
Total Liabilities		346,039	259,122
Issued share capital		40,000	40,000
Reserves		11,525	6,764
Total shareholders' equity		51,525	46,764
Total liabilities and shareholders' equity		397,564	305,886

Radka Nikodimova
Executive Director

STATEMENT OF COMPREHENSIVE INCOME			
	BGN '000	30 June '10	30 June '09
Interest and similar income		11,464	9,934
Interest expense and similar charges		(3,936)	(1,973)
Net interest and similar income		7,528	7,961
Fee and commission income		1,363	759
Fee and commission expense		(140)	(80)
Net fee and commission income		1,223	679
Gains less losses from dealing currencies		237	141
Gains less losses from dealing in securities held for trading		-	-
Total income from banking operations		8,988	8,781
Recovery of / (loan impairment) and uncollectable losses		(425)	(1,307)
General administrative expenses		(6,580)	(5,068)
Profit from operations before taxes		1,983	2,406
Income tax expense		(198)	(241)
Net profit for the year		1,785	2,165
Other comprehensive income			
Change in fair value of financial assets available for sale		440	74
Total comprehensive income		2,225	2,239

Plamen Petrov
Executive Director