

BALANCE SHEET

as at 30.09.2014.

(in thousands of RSD)

Group of accounts, account	Description	ADP code			Note number	Current year amount	Prior year amount
1	2	3			4	5	6
00,05,07	ASSETS Cash and cash equivalents	0	0	1		2.211.858	4.343.909
01,06	Callable deposits and credits	0	0	2		2.194.717	2.180.040
02,08	Interest, fees and commission receivables, change in fair value of derivatives and other receivables	0	0	3		315.559	418.290
10,11,20,21	Loans, advances and deposits	0	0	4		16.246.795	14.854.595
12 (but 128), 22	Securities (excluding own shares)	0	0	5		-	-
13,23	Equity investments	0	0	6		798	798
16,26	Other placements	0	0	7		892.154	1.119.231
33	Intangible assets	0	0	8		57.702	61.239
34,35	Property, equipment and investment property	0	0	9		1.673.397	893.191
36	Assets held for sale and discontinued operations	0	1	0		-	-
37	Deferred tax assets	0	1	1		817	187.640
03,09,19, 29,30,38	Other assets	0	1	2		588.912	629.386
842	Losses exceeding capital	0	1	3		-	-
	TOTAL ASSETS (from 001 to 013)	0	1	4		24.182.709	24.688.319

Group of accounts, account	Description	ADP code			Note number	Current year amount	Prior year amount
1	2	3			4	5	6
400,500	LIABILITIES Transaction deposits	1	0	1		1.999.375	2.144.569
401,402,403,404,405, 501,502,503,504,505	Other deposits	1	0	2		11.207.502	9.933.188
406,407,408,409, 506,507,508,509	Loans borrowed	1	0	3		6.533.378	7.110.582
41,51	Liabilities from securities	1	0	4		-	-
42,52	Liabilities due to interest, fees and commissions payable and change in fair value of derivatives	1	0	5		2.214	1.415
od 450 do 454	Reserves	1	0	6		44.960	47.781
456.457	Tax liabilities	1	0	7		3.693	3.066
434.455	Liabilities from profit	1	0	8		5.009	5.089
46	Liabilities from assets held for sale and discontinued operations	1	0	9		-	-
47	Deferred tax liabilities	1	1	0		16.078	12.022
43 (but 434) 44,48,49,53,58,59	Other liabilities	1	1	1		470.452	642.689
	TOTAL LIABILITIES (from 101 to 111)	1	1	2		20.282.661	19.900.401
80 less 128	CAPITAL capital	1	1	3		8.426.043	8.426.043
81	Reserves from profit	1	1	4		151.673	151.673
82 (but 823)	Revaluation reserves	1	1	5		273.029	273.029
823	Unrealized losses on securities available for sale	1	1	6		229	229
83	Profit	1	1	7		-	-
84 (but 842)	Losses up to the level of capital	1	1	8		4.950.468	4.062.598
	TOTAL CAPITAL (113 do 115 + 117 -116- 118)	1	1	9		3.900.048	4.787.918
	TOTAL LIABILITIES (112+119)	1	2	0		24.182.709	24.688.319
	OFF-BALANCE SHEET ITEMS (od 122 do 126)	1	2	1		7.926.997	11.327.007
90 or 95	Transactions performed on behalf of third parties	1	2	2		38.482	37.107
91 (but 911 i 916) and/or 96 (but 961 i 966)	Assumed future liabilities	1	2	3		962.371	1.000.115
911,916,932, and/or 961,966,982	Guarantees, sureties and collaterals received	1	2	4		-	-
92 and/or 97	Derivatives	1	2	5		2.392.206	6.435.307
93 (except for 932), and/or 98 (but 982)	Other off-balance sheet items	1	2	6		4.533.938	3.854.478

In Belgrade,

The person responsible for the preparation Financial Statements

The legal representative bank

on _____
