

BALANCE SHEET
as at 30.09.2012.

(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		1.846.259	571.301
01,06	Callable deposits and credits	0	0	2		1.793.447	1.474.366
02,08	Interest, fees and commission receivables, change in fair value of derivatives and other receivables	0	0	3		343.469	365.950
10,11,20,21	Loans, advances and deposits	0	0	4		18.820.167	20.456.250
12 (but 128), 22	Securities (excluding own shares)	0	0	5		-	-
13,23	Equity investments	0	0	6		1.838	2.113
16,26	Other placements	0	0	7		395.381	400.881
33	Intangible assets	0	0	8		73.878	69.586
34,35	Property, equipment and investment property	0	0	9		841.052	528.146
36	Assets held for sale and discontinued operations	0	1	0		-	-
37	Deffered tax assets	0	1	1		187.640	187.640
03,09,19, 29,30,38	Other assets	0	1	2		543.518	616.212
842	Losses exceeding capital	0	1	3		-	-
	TOTAL ASSETS (from 001 to 013)	0	1	4		24.846.649	24.672.445

Group of accounts, account	Description	ADP code			Note number	Current year amount	Prior year amount
1	2	3			4	5	6
400,500	LIABILITIES	1	0	1		2.267.527	1.985.331
	Transaction deposits						
401,402,403,404,405, 501,502,503,504,505	Other deposits	1	0	2		8.557.066	3.773.826
406,407,408,409, 506,507,508,509	Loans borrowed	1	0	3		8.427.997	12.493.960
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		2.736	1.158
od 450 do 454	Reserves	1	0	6		114.094	49.993
456.457	Tax liabilities	1	0	7		1.587	994
434.455	Liabilities from profit	1	0	8		4.870	4.889
46	Liabilities from assets held for sale and discontinued operations	1	0	9		-	-
47	Deferred tax liabilities	1	1	0		15.885	25.481
43 (but 434) 44,48,49,53,58,59	Other liabilities	1	1	1		505.182	443.659
	TOTAL LIABILITIES (from 101 to 111)	1	1	2		19.896.944	18.779.291
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		277.908	278.126
823	Unrealized losses on securities available for sale	1	1	6		(202)	146
83	Profit	1	1	7		107.614	107.614
84 (but 842)	Losses up to the level of capital	1	1	8		4.013.331	3.070.156
	TOTAL CAPITAL (113 do 115 + 117 -116- 118)	1	1	9		4.949.705	5.893.154
	TOTAL LIABILITIES (112+119)	1	2	0		24.846.649	24.672.445
	OFF-BALANCE SHEET ITEMS (od 122 do 126)	1	2	1		8.847.892	12.842.707
90 or 95	Transactions performed on behalf of third parties	1	2	2		37.246	23.572
91 (but 911 i 916) and/or 96 (but 961 i 966)	Assumed future liabilities	1	2	3		2.346.638	2.509.975
911,916,932, and/or 961,966,982	Guarantees, sureties and collaterals received	1	2	4		-	-
92 and/or 97	Derivatives	1	2	5		3.015.765	4.772.245
93 (except for 932), and/or 98 (but 982)	Other off-balance sheet items	1	2	6		3.448.243	5.536.915

In Belgrade,

The person responsible for the preparation Financial Statements

The legal representative bank

on _____
