BALANCE SHEET
as at 31.12.2012.

(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	18	3.400.185	1.994.127
01,06	Callable deposits and credits	0	0	2	19	2.472.027	2.611.525
02,08	Interest, fees and commission receivables, change in fair value of derivatives and other receivables	0	0	3	20	350.015	322.965
10,11,20,21	Loans, advances and deposits	0	0	4	21	17.722.103	19.633.129
12 (but 128), 22	Securities (excluding own shares)	0	0	5	22	-	-
13,23	Equity investments	0	0	6	22	886	1.801
16,26	Other placements	0	0	7	23	543.415	219.688
33	Intangible assets	0	0	8	24	79.302	85.043
34,35	Property, equpment and investment property	0	0	9	25	898.542	518.815
36	Assets held for sale and discontinued operations	0	1	0		-	-
37	Deffered tax assets	0	1	1	27	175.618	171.755
03,09,19, 29,30,38	Other assets	0	1	2	26	636.520	635.453
842	Losses exceeding capital	0	1	3		-	-
	TOTAL ASSETS (from 001 to 013)	0	1	4		**26.278.613**	**26.194.301**

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	28	2.171.034	2.306.724
401,402,403,404,405, 501,502,503,504,505	Other deposits	1	0	2	29	9.976.516	7.638.653
406,407,408,409, 506,507,508,509	Loans borrowed	1	0	3	30	7.394.986	10.620.547
41,51	Liabilities from securities	1	0	4		-	-
42,52	Liabilites due to interest, fees and commissions payable and change in fair value of derivatives	1	0	5	29	5.307	8.160
od 450 do 454	Reserves	1	0	6	31	55.004	81.702
456.457	Tax liabilities	1	0	7	32	3.703	4.670
434.455	Liabilities from profit	1	0	8	33	12.740	4.882
46	Liabilities from assets held for sale and discontinued operations	1	0	9		-	-
47	Deffered tax liabilities	1	1	0		-	-
43 (but 434) 44,48,49,53,58,59	Other liabilities	1	1	1	34	1.593.436	472.804
	TOTAL LIABILITIES (from 101 to 111)	1	1	2		21.212.726	21.138.142
80 less 128	CAPITAL capital	1	1	3	35a	8.426.043	8.426.043
81	Reserves from profit	1	1	4	35c	151.673	151.673
82 (but 823)	Revaluation reserves	1	1	5	35b	273.088	277.843
823	Unrealized losses on securities available for sale	1	1	6		202	175
83	Profit	1	1	7	35d	9.955	107.615
84 (but 842)	Losses up to the level of capital	1	1	8		3.794.670	3.906.840
	TOTAL CAPITAL (113 do 115 + 117 -116-118)	1	1	9		5.065.887	5.056.159
	TOTAL LIABILITIES (112+119)	1	2	0		26.278.613	26.194.301
	OFF-BALANCE SHEET ITEMS (od 122 do 126)	1	2	1		12.768.070	11.883.446
90 or 95	Transactions performed on belhaf of third parties	1	2	2	36	36.820	32.257
91 (but 911 i 916) and/or 96 (but 961 i 966)	Assumed future liabilities	1	2	3	36	2.143.400	2.448.411
911,916,932, and/or 961,966,982	Guarantees, sureties and collaterals received	1	2	4		-	-
92 and/or 97	Derivatives	1	2	5	36	7.070.024	4.680.307
93 (axcept for 932), and/or 98 (but 982)	Other off-balance sheet items	1	2	6	36	3.517.826	4.722.471

In Belgrade, The person responsible for the preparation Financial Statements The legal representative bank

on_____ _____ _____