

# **BALANCE SHEET**

as at 30.09.2013.

( 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		4.343.909	1.846.259
01,06	Callable deposits and credits	0	0	2		2.180.040	1.793.447
02,08	Interest, fees and commission receivables, change in fair value of derivatives and other receivables	0	0	3		418.290	343.469
10,11,20,21	Loans, advances and deposits	0	0	4		14.854.595	18.820.167
12 (but 128), 22	Securities (excluding own shares)	0	0	5		-	-
13,23	Equity investments	0	0	6		798	1.838
16,26	Other placements	0	0	7		1.119.231	395.381
33	Intangible assets	0	0	8		61.239	73.878
34,35	Property, equipment and investment property	0	0	9		893.191	841.052
36	Assets held for sale and discontinued operations	0	1	0		-	-
37	Deferred tax assets	0	1	1		187.640	187.640
03,09,19, 29,30,38	Other assets	0	1	2		629.386	543.518
842	Losses exceeding capital	0	1	3		-	-
	<b>TOTAL ASSETS (from 001 to 013)</b>	0	1	4		<b>24.688.319</b>	<b>24.846.649</b>

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		2.144.569	2.267.527
	Transaction deposits						
401,402,403,404,405, 501,502,503,504,505	Other deposits	1	0	2		9.933.188	8.557.066
406,407,408,409, 506,507,508,509	Loans borrowed	1	0	3		7.110.582	8.427.997
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		1.415	2.736
od 450 do 454	Reserves	1	0	6		47.781	114.094
456.457	Tax liabilities	1	0	7		3.066	1.587
434.455	Liabilities from profit	1	0	8		5.089	4.870
46	Liabilities from assets held for sale and discontinued operations	1	0	9		-	-
47	Deferred tax liabilities	1	1	0		12.022	15.885
43 (but 434) 44,48,49,53,58,59	Other liabilities	1	1	1		642.689	505.182
	<b>TOTAL LIABILITIES (from 101 to 111)</b>	<b>1</b>	<b>1</b>	<b>2</b>		<b>19.900.401</b>	<b>19.896.944</b>
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	277.908
823	Unrealized losses on securities available for sale	1	1	6		229	202
83	Profit	1	1	7		-	107.614
84 (but 842)	Losses up to the level of capital	1	1	8		4.062.598	4.013.331
	<b>TOTAL CAPITAL (113 do 115 + 117 -116- 118)</b>	<b>1</b>	<b>1</b>	<b>9</b>		<b>4.787.918</b>	<b>4.949.705</b>
	<b>TOTAL LIABILITIES (112+119)</b>	<b>1</b>	<b>2</b>	<b>0</b>		<b>24.688.319</b>	<b>24.846.649</b>
	<b>OFF-BALANCE SHEET ITEMS (od 122 do 126)</b>	<b>1</b>	<b>2</b>	<b>1</b>		<b>11.327.007</b>	<b>8.847.892</b>
90 or 95	Transactions performed on behalf of third parties	1	2	2		37.107	37.246
91 (but 911 i 916) and/or 96 (but 961 i 966)	Assumed future liabilities	1	2	3		1.000.115	2.346.638
911,916,932, and/or 961,966,982	Guarantees, sureties and collaterals received	1	2	4		-	-
92 and/or 97	Derivatives	1	2	5		6.435.307	3.015.765
93 (except for 932), and/or 98 (but 982)	Other off-balance sheet items	1	2	6		3.854.478	3.448.243

In Belgrade,

The person responsible for the preparation Financial Statements

The legal representative bank

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