

BALANCE SHEET
as at 31.03.2013.

(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	18	2.064.614	2.541.528
01,06	Callable deposits and credits	0	0	2	19	2.922.209	2.533.296
02,08	Interest, fees and commission receivables, change in fair value of derivatives and other receivables	0	0	3	20	370.821	377.174
10,11,20,21	Loans, advances and deposits	0	0	4	21	16.209.188	19.705.195
12 (but 128), 22	Securities (excluding own shares)	0	0	5	22	-	-
13,23	Equity investments	0	0	6	22	798	1.721
16,26	Other placements	0	0	7	23	1.033.126	380.289
33	Intangible assets	0	0	8	24	73.766	80.027
34,35	Property, equipment and investment property	0	0	9	25	896.201	508.163
36	Assets held for sale and discontinued operations	0	1	0		-	-
37	Deffered tax assets	0	1	1	27	187.640	187.640
03,09,19, 29,30,38	Other assets	0	1	2	26	494.102	576.637
842	Losses exceeding capital	0	1	3		-	-
	TOTAL ASSETS (from 001 to 013)	0	1	4		24.252.465	26.891.670

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	2.064.478	1.940.823
401,402,403,404,405, 501,502,503,504,505	Other deposits	1	0	2	29	9.659.524	7.851.553
406,407,408,409, 506,507,508,509	Loans borrowed	1	0	3	30	7.055.526	11.444.427
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	29	2.630	633
od 450 do 454	Reserves	1	0	6	31	55.908	156.738
456,457	Tax liabilities	1	0	7	32	3.256	1.746
434,455	Liabilities from profit	1	0	8	33	12.333	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	34	431.604	486.374
	TOTAL LIABILITIES (from 101 to 111)	1	1	2		19.297.281	21.903.049
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	273.029	277.763
823	Unrealized losses on securities available for sale	1	1	6		229	175
83	Profit	1	1	7	35d	9.954	107.614
84 (but 842)	Losses up to the level of capital	1	1	8		3.905.286	3.974.297
	TOTAL CAPITAL (113 do 115 + 117 -116- 118)	1	1	9		4.955.184	4.988.621
	TOTAL LIABILITIES (112+119)	1	2	0		24.252.465	26.891.670
	OFF-BALANCE SHEET ITEMS (od 122 do 126)	1	2	1		10.152.749	8.354.588
90 or 95	Transactions performed on behalf of third parties	1	2	2	36	36.250	35.290
91 (but 911 i 916) and/or 96 (but 961 i 966)	Assumed future liabilities	1	2	3	36	1.431.968	2.610.061
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	4.854.310	2.647.148
93 (except for 932), and/or 98 (but 982)	Other off-balance sheet items	1	2	6	36	3.830.221	3.062.089

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