

BALANCE SHEET

as at 31.12.2013.

(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	4.867.553	3.400.185
01,06	Callable deposits and credits	0	0	2	19	2.155.091	2.472.027
02,08	Interest, fees and commission receivables, change in fair value of derivatives and other receivables	0	0	3	20	369.658	350.015
10,11,20,21	Loans, advances and deposits	0	0	4	21	13.548.546	17.722.103
12 (but 128), 22	Securities (excluding own shares)	0	0	5		-	-
13,23	Equity investments	0	0	6	22	798	886
16,26	Other placements	0	0	7	23	984.096	543.415
33	Intangible assets	0	0	8	24	50.295	79.302
34,35	Property, equipment and investment property	0	0	9	25	900.638	898.542
36	Assets held for sale and discontinued operations	0	1	0		-	-
37	Deffered tax assets	0	1	1	27	171.562	175.618
03,09,19, 29,30,38	Other assets	0	1	2	26	1.384.820	636.520
842	Losses exceeding capital	0	1	3		-	-
	TOTAL ASSETS (from 001 to 013)	0	1	4		24.433.057	26.278.613

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	1.577.163	2.171.034
401,402,403,404,405, 501,502,503,504,505	Other deposits	1	0	2	29	10.728.272	9.976.516
406,407,408,409, 506,507,508,509	Loans borrowed	1	0	3	30	6.936.908	7.394.986
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	3.040	5.307
od 450 do 454	Reserves	1	0	6	31	51.748	55.004
456.457	Tax liabilities	1	0	7	32	5.884	3.703
434.455	Liabilities from profit	1	0	8	33	5.123	12.740
46	Liabilities from assets held for sale and discontinued operations	1	0	9		-	-
47	Deferred tax liabilities	1	1	0		-	-
43 (but 434) 44,48,49,53,58,59	Other liabilities	1	1	1	34	567.992	1.593.436
	TOTAL LIABILITIES (from 101 to 111)	1	1	2		19.876.130	21.212.726
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	273.088
823	Unrealized losses on securities available for sale	1	1	6	35	229	202
83	Profit	1	1	7	35d	-	9.955
84 (but 842)	Losses up to the level of capital	1	1	8	35d	4.293.589	3.794.670
	TOTAL CAPITAL (113 do 115 + 117 -116- 118)	1	1	9		4.556.927	5.065.887
	TOTAL LIABILITIES (112+119)	1	2	0		24.433.057	26.278.613
	OFF-BALANCE SHEET ITEMS (od 122 do 126)	1	2	1		6.882.917	12.768.070
90 or 95	Transactions performed on behalf of third parties	1	2	2	36a	37.119	36.820
91 (but 911 i 916) and/or 96 (but 961 i 966)	Assumed future liabilities	1	2	3	36a	991.190	2.143.400
911,916,932, and/or 961,966,982	Guarantees, sureties and collaterals received	1	2	4		-	-
92 and/or 97	Derivatives	1	2	5	36a	2.077.434	7.070.024
93 (except for 932), and/or 98 (but 982)	Other off-balance sheet items	1	2	6	36a	3.777.174	3.517.826

In Belgrade,

The person responsible for the preparation Financial Statements

The legal representative bank

on _____
