

BALANCE SHEET

as at 30.06.2013.

(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 | | 3.413.256 | 3.059.522 |
| 01,06 | Callable deposits and credits | 0 | 0 | 2 | | 2.143.716 | 2.061.208 |
| 02,08 | Interest, fees and commission receivables, change in fair value of derivatives and other receivables | 0 | 0 | 3 | | 393.739 | 326.410 |
| 10,11,20,21 | Loans, advances and deposits | 0 | 0 | 4 | | 15.534.401 | 19.216.742 |
| 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 | | 1.102.146 | 476.815 |
| 33 | Intangible assets | 0 | 0 | 8 | | 67.366 | 76.106 |
| 34,35 | Property, equipment and investment property | 0 | 0 | 9 | | 892.555 | 493.622 |
| 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 | | 627.110 | 914.488 |
| 842 | Losses exceeding capital | 0 | 1 | 3 | | - | - |
| | TOTAL ASSETS (from 001 to 013) | 0 | 1 | 4 | | 24.362.727 | 26.814.391 |

| 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 | | 2.093.693 | 2.302.874 |
| 401,402,403,404,405, 501,502,503,504,505 | Other deposits | 1 | 0 | 2 | | 9.597.077 | 7.419.262 |
| 406,407,408,409, 506,507,508,509 | Loans borrowed | 1 | 0 | 3 | | 7.164.443 | 11.435.709 |
| 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 | | 2.707 | 585 |
| od 450 do 454 | Reserves | 1 | 0 | 6 | | 50.293 | 158.956 |
| 456.457 | Tax liabilities | 1 | 0 | 7 | | 3.402 | 1.532 |
| 434.455 | Liabilities from profit | 1 | 0 | 8 | | 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 | | 547.688 | 491.168 |
| | TOTAL LIABILITIES (from 101 to 111) | 1 | 1 | 2 | | 19.483.658 | 21.830.841 |
| 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 | | 3.971.447 | 3.979.486 |
| | TOTAL CAPITAL (113 do 115 + 117 -116- 118) | 1 | 1 | 9 | | 4.879.069 | 4.983.550 |
| | TOTAL LIABILITIES (112+119) | 1 | 2 | 0 | | 24.362.727 | 26.814.391 |
| | OFF-BALANCE SHEET ITEMS (od 122 do 126) | 1 | 2 | 1 | | 11.092.436 | 9.045.346 |
| 90 or 95 | Transactions performed on behalf of third parties | 1 | 2 | 2 | | 36.967 | 37.501 |
| 91 (but 911 i 916) and/or 96 (but 961 i 966) | Assumed future liabilities | 1 | 2 | 3 | | 1.278.641 | 2.430.914 |
| 911,916,932, and/or 961,966,982 | Guarantees, sureties and collaterals received | 1 | 2 | 4 | | - | - |
| 92 and/or 97 | Derivatives | 1 | 2 | 5 | | 6.177.851 | 3.265.876 |
| 93 (except for 932), and/or 98 (but 982) | Other off-balance sheet items | 1 | 2 | 6 | | 3.598.977 | 3.311.055 |

In Belgrade,

The person responsible for the preparation Financial Statements

The legal representative bank

on _____
