

(business name and seat of the bank)

BALANCE SHEET
as at 31.12.2014. year

(in RSD thousand)

Group of accounts, account	POSITION	AOP Code	Note	Current year	Previous years	
				5	6	7
1	2	3	4	5	6	7
	ASSETS					
00 (without 002), 010, 025, 05 (other than 050, 052 and part of 059), 060, 07, 085, 196, 296 and parts of accounts 009, 019, 029, 069, 089, 199 and 299	Cash and assets held with Central bank	0 0 0 1		3.464.593	3.817.122	4.711.915
	Pledged financial assets	0 0 0 2				
120, 220, 125, 225	Financial assets at fair value through profit or loss held for trading	0 0 0 3				
121, 221	Financial assets designated at fair value through profit or loss	0 0 0 4				
122, 222, part of 129 and part of 229	Financial assets available for sale	0 0 0 5				
124, 224, part 129 and part of 229	Financial assets held to maturity	0 0 0 6				
002, 01 (without 010 and part of 019), part of 020, 028, 050, 052, 06 (without 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, part of 493 and part of 593 as deductible items (SSKR-SS code 1 (without code 17), code 70 and parts of codes 71 and 74) and parts of accounts 009, 029, 059, 089, 199 and 299	Loans and receivables with banks and other financial organizations	0 0 0 7		3.299.323	3.658.574	1.713.980
01 (without 010 and part of 019), part of 020, 028, 06 (without 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, part of 493 and part of 593 as deductible items (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74) and parts of accounts 029, 069, 089, 199 and 299	Loans and receivables with customers	0 0 0 8		14.597.077	14.514.659	18.191.535
123, 223	Fair value changes of hedged items	0 0 0 9				
126, 226	Receivables for financial derivatives used for hedging	0 0 1 0		4.662	2.704	6.455
130, 131, 230, 231 part of 139 and part of 239	Investments in associates and joint ventures	0 0 1 1				
132, 232 part of 139 and part of 239	Investments in subsidiaries	0 0 1 2				
33	Intangible assets	0 0 1 3		142.426	50.295	79.302
34	Property, plant and equipment	0 0 1 4		507.980	434.652	449.411
35	Investment property	0 0 1 5		1.260.239	465.986	449.131
034 and part 039	Current tax assets	0 0 1 6		1.325	959	
37	Deferred tax assets	0 0 1 7				175.618
36	Non current assets classified as held for sale and assets from discontinued operations	0 0 1 8				
021, 022, 024, 027, 03 (without 034 and part of 039), 081, 082, 084, 087, 09, 134, 192, 194, 195, 234, 292, 294, 295, 30, 38 and parts of accounts 029, 089, 139, 199, 239 and 299	Other assets	0 0 1 9		903.736	1.265.940	439.124
	TOTAL ASSETS (from 0001 to 0019)	0 0 2 0		24.181.361	24.210.891	26.216.471

Group of accounts, account	POSITION	AOP Code	Note	Current year	Previous years	
				5	6	7
1	2	3	4	5	6	7
	LIABILITIES AND EQUITY					
	LIABILITIES					
411, 416, 511, 516	Financial liabilities at fair value through profit or loss held for trading	0 4 0 1				
415, 515	Financial liabilities designated at fair value through profit or loss	0 4 0 2				
417, 517	Liabilities for financial derivatives used for hedging	0 4 0 3				4.612
part of 40, part of 420, part of 421, part of 490, part of 50, part of 520, part of 521, part of 590, part of 193 and part of 293 as deductible items (SSKR – SS code 1 (without code 17), code 70 and parts of codes 71 and 74)	Deposits and other liabilities from banks, other financial organizations and central bank	0 4 0 4		8.326.060	8.622.304	9.031.291
part of 40, part of 420, part of 421, part of 490, part of 50, part of 520, part of 521, part of 590, part of 193 and part of 293 as deductible items (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74)	Deposits and other liabilities from other customers	0 4 0 5		11.062.789	10.857.845	10.616.058
418 and 518	Fair value changes of hedged items	0 4 0 6				
410, 412, 423, 496, 510, 512, 523, 596 and 127 as deductible item	Own securities issued and other loans taken	0 4 0 7		123.052	123.052	123.052
424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductible items	Subordinated liabilities	0 4 0 8		605.900		
450, 451, 452, 453, 454	Provisions	0 4 0 9		43.892	51.747	55.004
46	Liabilities related to non current assets classified as held for sale and to assets from discontinued operations	0 4 1 0				
455	Current tax liabilities	0 4 1 1			114	487
47	Deferred tax liabilities	0 4 1 2		19.544	15.260	
426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	Other liabilities	0 4 1 3		201.417	170.465	1.320.080
	TOTAL LIABILITIES (from 0401 to 0413)	0 4 1 4		20.382.654	19.840.787	21.150.584
	EQUITY					
80	Share capital	0 4 1 5		8.426.043	8.426.043	8.426.043
128	Own shares	0 4 1 6				
83	Profit	0 4 1 7				9.955
84	Loss	0 4 1 8		5.051.809	4.480.412	3.794.670
81 and 82 – credit balance	Reserves	0 4 1 9		424.473	424.702	424.761
81 and 82 – debit balance	Unrealized losses	0 4 2 0			229	202
	Minority interest	0 4 2 1				
	TOTAL EQUITY					
	(0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) ≥ 0	0 4 2 2		3.798.707	4.370.104	5.065.887
	LOSSES ABOVE LEVEL OF EQUITY					
	(0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) < 0	0 4 2 3				
	TOTAL LIABILITIES AND EQUITY (0414 + 0422 - 0423)	0 4 2 4		24.181.361	24.210.891	26.216.471

In Belgrade,

Person responsible for preparing the financial statement

Legal representative of the Bank
