

BALANCE SHEET
as at 31.03.2014.

(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 | | 5.011.758 | 2.064.614 |
| 01,06 | Callable deposits and credits | 0 | 0 | 2 | | 2.103.279 | 2.922.209 |
| 02,08 | Interest, fees and commission receivables, change in fair value of derivatives and other receivables | 0 | 0 | 3 | | 380.736 | 370.821 |
| 10,11,20,21 | Loans, advances and deposits | 0 | 0 | 4 | | 13.255.441 | 16.209.188 |
| 12 (but 128), 22 | Securities (excluding own shares) | 0 | 0 | 5 | | - | - |
| 13,23 | Equity investments | 0 | 0 | 6 | | 798 | 798 |
| 16,26 | Other placements | 0 | 0 | 7 | | 989.436 | 1.033.126 |
| 33 | Intangible assets | 0 | 0 | 8 | | 44.781 | 73.766 |
| 34,35 | Property, equipment and investment property | 0 | 0 | 9 | | 1.204.858 | 896.201 |
| 36 | Assets held for sale and discontinued operations | 0 | 1 | 0 | | - | - |
| 37 | Deffered tax assets | 0 | 1 | 1 | | 171.563 | 187.640 |
| 03,09,19, 29,30,38 | Other assets | 0 | 1 | 2 | | 1.080.047 | 494.102 |
| 842 | Losses exceeding capital | 0 | 1 | 3 | | - | - |
| | TOTAL ASSETS (from 001 to 013) | 0 | 1 | 4 | | 24.242.697 | 24.252.465 |

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|--|---|----------|----------|----------|-------------|---------------------|-------------------|
| 1 | 2 | 3 | | | 4 | 5 | 6 |
| 400,500 | LIABILITIES Transaction deposits | 1 | 0 | 1 | | 2.176.941 | 2.064.478 |
| 401,402,403,404,405, 501,502,503,504,505 | Other deposits | 1 | 0 | 2 | | 10.425.289 | 9.659.524 |
| 406,407,408,409, 506,507,508,509 | Loans borrowed | 1 | 0 | 3 | | 6.722.376 | 7.055.526 |
| 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 | | 4.572 | 2.630 |
| od 450 do 454 | Reserves | 1 | 0 | 6 | | 46.586 | 55.908 |
| 456.457 | Tax liabilities | 1 | 0 | 7 | | 2.880 | 3.256 |
| 434.455 | Liabilities from profit | 1 | 0 | 8 | | 5.089 | 12.333 |
| 46 | Liabilities from assets held for sale and discontinued operations | 1 | 0 | 9 | | - | - |
| 47 | Deferred tax liabilities | 1 | 1 | 0 | | - | 12.022 |
| 43 (but 434) 44,48,49,53,58,59 | Other liabilities | 1 | 1 | 1 | | 483.529 | 431.604 |
| | TOTAL LIABILITIES (from 101 to 111) | 1 | 1 | 2 | | 19.867.262 | 19.297.281 |
| 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 | 273.029 |
| 823 | Unrealized losses on securities available for sale | 1 | 1 | 6 | | 229 | 229 |
| 83 | Profit | 1 | 1 | 7 | | - | 9.954 |
| 84 (but 842) | Losses up to the level of capital | 1 | 1 | 8 | | 4.475.081 | 3.905.286 |
| | TOTAL CAPITAL (113 do 115 + 117 -116-118) | 1 | 1 | 9 | | 4.375.435 | 4.955.184 |
| | TOTAL LIABILITIES (112+119) | 1 | 2 | 0 | | 24.242.697 | 24.252.465 |
| | OFF-BALANCE SHEET ITEMS (od 122 do 126) | 1 | 2 | 1 | | 6.140.577 | 10.152.749 |
| 90 or 95 | Transactions performed on behalf of third parties | 1 | 2 | 2 | | 37.360 | 36.250 |
| 91 (but 911 i 916) and/or 96 (but 961 i 966) | Assumed future liabilities | 1 | 2 | 3 | | 876.994 | 1.431.968 |
| 911,916,932, and/or 961,966,982 | Guarantees, sureties and collaterals received | 1 | 2 | 4 | | - | - |
| 92 and/or 97 | Derivatives | 1 | 2 | 5 | | 1.191.251 | 4.854.310 |
| 93 (except for 932), and/or 98 (but 982) | Other off-balance sheet items | 1 | 2 | 6 | | 4.034.972 | 3.830.221 |

In Belgrade,

The person responsible for the preparation Financial Statements

The legal representative bank

on _____
