

BALANCE SHEET
as at 30.09.2015. 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		4.154.985	3.464.593	3.817.122
	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		1.887.399	3.299.323	3.658.574
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		14.193.331	14.597.077	14.514.659
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
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		125.975	142.426	50.295
34	Property, plant and equipment	0 0 1 4		481.641	507.980	434.652
35	Investment property	0 0 1 5		1.175.089	1.260.239	465.986
034 and part 039	Current tax assets	0 0 1 6		1.325	1.325	959
37	Deferred tax assets	0 0 1 7		817	-	-
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		921.073	903.736	1.265.940
	TOTAL ASSETS (from 0001 to 0019)	0 0 2 0		22.941.635	24.181.361	24.210.891

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		856	-	-
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		8.211.179	8.326.060	8.622.305
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		10.228.643	11.062.789	10.857.845
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		123.053	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		601.307	605.900	-
450, 451, 452, 453, 454	Provisions	0 4 0 9		40.187	43.892	51.748
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
47	Deferred tax liabilities	0 4 1 2		20.361	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		178.793	201.417	170.463
	TOTAL LIABILITIES (from 0401 to 0413)	0 4 1 4		19.404.379	20.382.654	19.840.787
	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		-	-	-
84	Loss	0 4 1 8		5.308.900	5.051.809	4.480.412
81 and 82 – credit balance	Reserves	0 4 1 9		420.113	424.473	424.473
81 and 82 – debit balance	Unrealized losses	0 4 2 0		-	-	-
	Minority interest	0 4 2 1		-	-	-
	TOTAL EQUITY					
	(0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) ≥ 0	0 4 2 2		3.537.256	3.798.707	4.370.104
	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		22.941.635	24.181.361	24.210.891

In Belgrade,

Person responsible for preparing the financial statement

Legal representative of the Bank
