

(business name and seat of the bank)

BALANCE SHEET
as at 30.06.2016. year

(in RSD thousand)

Group of accounts, account	POSITION	AOP Code			Note	Current year	Previous years	
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	3,518,624	3,720,883	3,464,593
	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	4,008,652	2,619,789	3,299,323
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	12,440,719	13,508,023	14,597,077
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
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	108,128	128,213	142,426
34	Property, plant and equipment	0	0	1	4	503,773	523,852	507,980
35	Investment property	0	0	1	5	1,039,983	1,039,983	1,260,239
034 and part 039	Current tax assets	0	0	1	6	1,325	1,325	1,325
37	Deferred tax assets	0	0	1	7	-	-	-
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	848,869	890,138	903,737
	TOTAL ASSETS (from 0001 to 0019)	0	0	2	0	22,470,073	22,432,206	24,181,362

Group of accounts, account	POSITION	AOP Code	Note	Current year	Previous years	
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		-	-	-
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		8,432,331	8,349,107	8,328,007
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		10,276,987	10,129,503	11,060,842
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	123,053	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		620,462	612,033	605,900
450, 451, 452, 453, 454	Provisions	0 4 0 9		39,140	40,569	43,892
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		-	-	-
47	Deferred tax liabilities	0 4 1 2		27,085	27,085	19,544
426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	Other liabilities	0 4 1 3		156,177	191,805	201,417
	TOTAL LIABILITIES (from 0401 to 0413)	0 4 1 4		19,675,235	19,473,155	20,382,654
	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		6,048,673	5,884,782	5,051,809
81 and 82 – credit balance	Reserves	0 4 1 9		417,468	417,789	424,473
81 and 82 – debit balance	Unrealized losses	0 4 2 0		-	-	-
	Minority interest	0 4 2 1		-	-	-
	TOTAL EQUITY					
	$(0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) \geq 0$	0 4 2 2		2,794,838	2,959,050	3,798,707
	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		22,470,073	22,432,205	24,181,361

In Belgrade,

Person responsible for preparing the financial statement

Legal representative of the Bank
