

BALANCE SHEET
as at 30.09.2015.

(in RSD thousand)

| Group of accounts, account | ITEM | ADP Code | Note | Current year 30.09.2015. | Previous years | |
|---|--|----------------|------|-----------------------------|--------------------|--------------------|
| | | | | | 31.12.2014. | 01.01.2014. |
| 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 | | 37,824,995 | 29,942,038 | 39,330,098 |
| | Pledged financial assets | 0 0 0 2 | | 0 | 0 | 0 |
| 120, 220, 125, 225 | Financial assets at fair value through profit or loss held for trading | 0 0 0 3 | | 1,290,070 | 685,490 | 1,258,108 |
| 121, 221 | Financial assets designated at fair value through profit or loss | 0 0 0 4 | | 0 | 0 | 0 |
| 122, 222, part of 129 and part of 229 | Financial assets available for sale | 0 0 0 5 | | 65,818,555 | 54,871,603 | 47,490,994 |
| 124, 224, part 129 and part of 229 | Financial assets held to maturity | 0 0 0 6 | | 82,994 | 584,474 | 97,812 |
| 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 | | 21,731,617 | 10,631,808 | 14,973,378 |
| 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 | | 177,895,303 | 164,982,403 | 144,634,102 |
| 123, 223 | Fair value changes of hedged items | 0 0 0 9 | | 160,406 | 97,950 | 0 |
| 126, 226 | Receivables for financial derivatives used for hedging | 0 0 1 0 | | 0 | 0 | 0 |
| 130, 131, 230, 231 part of 139 and part of 239 | Investments in associates and joint ventures | 0 0 1 1 | | 0 | 0 | 0 |
| 132, 232 part of 139 and part of 239 | Investments in subsidiaries | 0 0 1 2 | | 0 | 0 | 0 |
| 33 | Intangible assets | 0 0 1 3 | | 866,314 | 919,595 | 912,227 |
| 34 | Property, plant and equipment | 0 0 1 4 | | 1,161,590 | 1,186,429 | 1,134,511 |
| 35 | Investment property | 0 0 1 5 | | 1,438 | 1,463 | 1,495 |
| 034 and part 039 | Current tax assets | 0 0 1 6 | | 218,258 | 772,408 | 746,499 |
| 37 | Deferred tax assets | 0 0 1 7 | | 42,911 | 42,912 | 169,836 |
| 36 | Non current assets classified as held for sale and assets from discontinued operations | 0 0 1 8 | | 0 | 0 | 0 |
| 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 | | 674,733 | 553,890 | 546,364 |
| | TOTAL ASSETS (from 0001 to 0019) | 0 0 2 0 | | 307,769,184 | 265,272,463 | 251,295,424 |

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| | | | | | 31.12.2014. | 01.01.2014. |
| 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 | | 139,553 | 207,354 | 339,028 |
| 415, 515 | Financial liabilities designated at fair value through profit or loss | 0 4 0 2 | | 0 | 0 | 0 |
| 417, 517 | Liabilities for financial derivatives used for hedging | 0 4 0 3 | | 497,547 | 454,559 | 159,313 |
| 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 | | 89,003,757 | 70,299,097 | 90,875,563 |
| 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 | | 147,373,581 | 134,459,546 | 104,776,958 |
| 418 and 518 | Fair value changes of hedged items | 0 4 0 6 | | 0 | 0 | 0 |
| 410, 412, 423, 496, 510, 512, 523, 596 and 127 as deductible item | Own securities issued and other loans taken | 0 4 0 7 | | 0 | 0 | 0 |
| 424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductible items | Subordinated liabilities | 0 4 0 8 | | 2,938,250 | 2,698,019 | 3,428,417 |
| 450, 451, 452, 453, 454 | Provisions | 0 4 0 9 | | 366,224 | 447,823 | 149,412 |
| 46 | Liabilities related to non current assets classified as held for sale and to assets from discontinued operations | 0 4 1 0 | | 0 | 0 | 0 |
| 455 | Current tax liabilities | 0 4 1 1 | | 0 | 0 | 0 |
| 47 | Deferred tax liabilities | 0 4 1 2 | | 0 | 0 | 593 |
| 426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595 | Other liabilities | 0 4 1 3 | | 1,889,309 | 1,447,828 | 1,041,361 |
| | TOTAL LIABILITIES (from 0401 to 0413) | 0 4 1 4 | | 242,208,221 | 210,014,226 | 200,770,645 |
| | EQUITY | | | | | |
| 80 | Share capital | 0 4 1 5 | | 24,169,776 | 24,169,776 | 24,169,776 |
| 128 | Own shares | 0 4 1 6 | | 0 | 0 | 0 |
| 83 | Profit | 0 4 1 7 | | 10,278,587 | 5,464,805 | 3,831,533 |
| 84 | Loss | 0 4 1 8 | | 0 | 0 | 0 |
| 81 and 82 – credit balance | Reserves | 0 4 1 9 | | 31,112,600 | 25,623,656 | 22,523,470 |
| 81 and 82 – debit balance | Unrealized losses | 0 4 2 0 | | 0 | 0 | 0 |
| | Minority interest | 0 4 2 1 | | 0 | 0 | 0 |
| | TOTAL EQUITY (0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) ≥ 0 | 0 4 2 2 | | 65,560,963 | 55,258,237 | 50,524,779 |
| | LOSSES ABOVE LEVEL OF EQUITY (0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) < 0 | 0 4 2 3 | | 0 | 0 | 0 |
| | TOTAL LIABILITIES AND EQUITY (0414 + 0422 - 0423) | 0 4 2 4 | | 307,769,184 | 265,272,463 | 251,295,424 |

In Belgrade,
on 16.10.2015.

Person responsible for preparing the financial statement

[Signature]

Legal representative of the Bank

[Signature]

[Signature]

