

BALANCE SHEET

 as at 30.09.2009.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note number	Current year amount	Prior year amount
1	2	3	4	5	6
	ASSETS				
00,05,07	Cash and cash equivalents	0 0 1		4.592.224	19.197.994
01,06	Callable deposits and credits	0 0 2		16.622.678	18.101.893
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0 0 3		285.508	146.233
10,11,20,21	Granted credits and deposits	0 0 4		74.839.181	46.933.184
12 (other than 128), 22	Securities (excluding own shares)	0 0 5		16.816.151	1.827.928
13,23	Equity investments	0 0 6		9.405	9.405
16,26	Other lending	0 0 7		2.200.691	1.432.620
33	Intangible investment	0 0 8		511.928	461.868
34,35	Fixed assets and investment property	0 0 9		752.560	881.032
36	Fixed assets for sale and assets from discontinued operations	0 1 0		12.119	0
37	Deferred tax assets	0 1 1		8.862	8.862
03,09,19, 29,30,38	Other assets	0 1 2		957.489	512.781
842	Losses in excess of capital	0 1 3		0	0
	TOTAL ASSETS (from 001 to 013)	0 1 4		117.608.796	89.513.800

Group of accounts, account	ITEM	ADP Code	Note number	Current year amount	Prior year amount
1	2	3	4	5	6
	LIABILITIES				
400,500	Transaction deposits	1 0 1		17.082.535	17.098.589
401,402,403,404,405,501,502,503,504,505	Other deposits	1 0 2		48.610.235	39.071.207
406,407,408,409,506,507,508,509	Credits received	1 0 3		25.599.845	8.399.490
41,51	Liabilities in respect of securities	1 0 4		0	0
42,52	Liabilities in respect of interest, fees and change in value of derivatives	1 0 5		12.923	11.975
from 450 to 454	Provisioning	1 0 6		348.106	367.084
456,457	Tax liabilities	1 0 7		25.553	20.534
434,455	Liabilities from profit	1 0 8		235	52.745
46	Liabilities in respect of assets for sale and assets from discontinued operations	1 0 9		0	0
47	Deferred tax liabilities	1 1 0		0	0
43 (other than 434), 44,48,49,53,58,59	Other liabilities	1 1 1		4.838.645	3.809.396
	TOTAL LIABILITIES (from 101 to 111)	1 1 2		94.518.077	68.831.020
80 minus 128	CAPITAL Capital	1 1 3		13.419.776	13.419.776
81	Reserves from profit	1 1 4		7.262.617	4.381.074
82 (other than 823)	Revaluation reserves	1 1 5		1.933	387
823	Unrealised losses of securities available for sale	1 1 6		0	0
83	Profit	1 1 7		2.406.393	2.881.543
84 (other than 842)	Losses up to the level of capital	1 1 8		0	0
	TOTAL CAPITAL (from 113 to 115 + 117 - 116 - 118)	1 1 9		23.090.719	20.682.780
	TOTAL LIABILITIES (112+119)	1 2 0		117.608.796	89.513.800
	OFF-BALANCE SHEET ITEMS (from 122 to 126)	1 2 1		287.430.362	145.147.189
90 or 95	Activities in the name and for the account of third parties	1 2 2		179.574	207.060
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		45.811.702	60.821.148
911,916,932 or 961,966,982	Received guarantees for liabilities	1 2 4		0	0
92 or 97	Derivatives	1 2 5		106.373	205.473
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		241.332.713	83.913.508

Person responsible for preparing the financial statement

Aleksandar Zlobinski

Legal representative of the Bank



In Belgrade,
on 14.10.2009.