

## BALANCE SHEET

 as at 31.12.2009.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note number	Current year amount	Prior year amount
1	2	3	4	5	6
	<b>ASSETS</b>				
00,05,07	Cash and cash equivalents	0 0 1		5.690.284	19.197.994
01,06	Callable deposits and credits	0 0 2		20.894.060	18.101.893
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0 0 3		293.090	146.233
10,11,20,21	Granted credits and deposits	0 0 4		81.662.904	46.933.184
12 (other than 128), 22	Securities (excluding own shares)	0 0 5		21.660.152	1.827.928
13,23	Equity investments	0 0 6		9.405	9.405
16,26	Other lending	0 0 7		2.273.947	1.432.620
33	Intangible investment	0 0 8		610.511	461.868
34,35	Fixed assets and investment property	0 0 9		715.635	881.032
36	Fixed assets for sale and assets from discontinued operations	0 1 0		11.061	0
37	Deferred tax assets	0 1 1		8.862	8.862
03,09,19, 29,30,38	Other assets	0 1 2		2.227.139	512.781
842	Losses in excess of capital	0 1 3		0	0
	<b>TOTAL ASSETS (from 001 to 013)</b>	<b>0 1 4</b>		<b>136.057.050</b>	<b>89.513.800</b>

Group of accounts, account	ITEM	ADP Code	Note number	Current year amount	Prior year amount
1	2	3	4	5	6
	<b>LIABILITIES</b>				
400,500	Transaction deposits	1 0 1		21.113.359	17.098.589
401,402,403,404,405,501,502,503,504,505	Other deposits	1 0 2		62.615.922	39.071.207
406,407,408,409,506,507,508,509	Credits received	1 0 3		23.729.165	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		15.834	11.975
from 450 to 454	Provisioning	1 0 6		375.762	367.084
456,457	Tax liabilities	1 0 7		35.502	20.534
434,455	Liabilities from profit	1 0 8		234	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		4.266.756	3.809.396
	<b>TOTAL LIABILITIES (from 101 to 111)</b>	1 1 2		112.152.534	68.831.020
80 minus 128	<b>CAPITAL</b> Capital	1 1 3		13.419.776	13.419.776
81	Reserves from profit	1 1 4		7.262.616	4.381.074
82 (other than 823)	Revaluation reserves	1 1 5		4.506	387
823	Unrealised losses of securities available for sale	1 1 6		0	0
83	Profit	1 1 7		3.217.618	2.881.543
84 (other than 842)	Losses up to the level of capital	1 1 8		0	0
	<b>TOTAL CAPITAL (from 113 to 115 + 117 - 116 - 118)</b>	1 1 9		23.904.516	20.682.780
	<b>TOTAL LIABILITIES (112+119)</b>	1 2 0		<b>136.057.050</b>	<b>89.513.800</b>
	<b>OFF-BALANCE SHEET ITEMS (from 122 to 126)</b>	1 2 1		167.378.282	145.147.189
90 or 95	Activities in the name and for the account of third parties	1 2 2		171.802	207.060
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		44.901.170	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		458.049	205.473
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		121.847.261	83.913.508

Person responsible for preparing the financial statement

*Mirjana Tebalut*

Legal representative of the Bank



In Belgrade,  
on 20.01.2010.