

BALANCE SHEET

as at 30.09.2010.

(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		4.794.580	5.690.283
01,06	Callable deposits and credits	0 0 2		21.939.060	20.894.080
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0 0 3		520.288	292.807
10,11,20,21	Granted credits and deposits	0 0 4		104.244.570	81.657.732
12 (other than 128), 22	Securities (excluding own shares)	0 0 5		21.899.837	21.660.152
13,23	Equity investments	0 0 6		141.734	9.405
16,26	Other lending	0 0 7		2.433.228	2.271.252
33	Intangible investment	0 0 8		564.617	610.511
34,35	Fixed assets and investment property	0 0 9		1.216.180	715.634
36	Fixed assets for sale and assets from discontinued operations	0 1 0		674	11.061
37	Deferred tax assets	0 1 1		16.887	16.887
03,09,19, 29,30,38	Other assets	0 1 2		1.228.388	1.937.978
842	Losses in excess of capital	0 1 3		0	0
	TOTAL ASSETS (from 001 to 013)	0 1 4		159.000.021	135.767.562

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		21.404.897	21.113.358
401,402,403,404,405, 501,502,503,504,505	Other deposits	1 0 2		51.883.432	62.615.920
406,407,408,409, 506,507,508,509	Credits received	1 0 3		48.983.535	23.729.166
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		18.815	15.834
from 450 to 454	Provisioning	1 0 6		342.844	385.826
456,457	Tax liabilities	1 0 7		29.372	36.114
434,455	Liabilities from profit	1 0 8		234	31.789
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		4.851.635	4.298.727
	TOTAL LIABILITIES (from 101 to 111)	1 1 2		127.514.784	112.226.734
80 minus 128	CAPITAL	1 1 3		18.419.776	13.419.776
81	Reserves from profit	1 1 4		10.116.545	7.262.617
82 (other than 823)	Revaluation reserves	1 1 5		1.451	4.508
823	Unrealised losses of securities available for sale	1 1 6		0	0
83	Profit	1 1 7		2.947.485	2.853.929
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		31.485.267	23.540.828
	TOTAL LIABILITIES (112+119)	1 2 0		159.000.021	135.767.562
	OFF-BALANCE SHEET ITEMS (from 122 to 126)	1 2 1		210.440.079	167.364.798
90 or 95	Activities in the name and for the account of third parties	1 2 2		210.216	171.802
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		42.461.431	44.901.170
911,918,932 or 961,966,982	Received guarantees for liabilities	1 2 4		0	0
92 or 97	Derivatives	1 2 5		170.196	456.049
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		167.598.236	121.833.777

In Belgrade,
on 13.10.2010.

Person responsible for preparing the financial statement

Milovan Ljubilic



Representative of the Bank

Milovan Ljubilic