

## BALANCE SHEET

 as at 31.12.2010.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note number	Current year amount	Prior year amount
1	2	3	4	5	6
	<b>ASSETS</b>				
00,05,07	Cash and cash equivalents	0 0 1		6.379.865	5.690.283
01,06	Callable deposits and credits	0 0 2		19.032.983	20.894.060
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0 0 3		487.764	292.607
10,11,20,21	Granted credits and deposits	0 0 4		112.254.520	81.657.732
12 (other than 128), 22	Securities (excluding own shares)	0 0 5		23.073.363	21.660.152
13,23	Equity investments	0 0 6		0	9.405
16,26	Other lending	0 0 7		2.406.547	2.271.252
33	Intangible investment	0 0 8		687.626	610.511
34,35	Fixed assets and investment property	0 0 9		1.195.528	715.634
36	Fixed assets for sale and assets from discontinued operations	0 1 0		1.598	11.061
37	Deferred tax assets	0 1 1		29.045	16.887
03,09,19, 29,30,38	Other assets	0 1 2		1.433.467	1.937.978
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>166.982.306</b>	<b>135.767.562</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		23.379.195	21.113.358
401,402,403,404,405, 501,502,503,504,505	Other deposits	1 0 2		59.205.460	62.615.920
406,407,408,409, 506,507,508,509	Credits received	1 0 3		46.679.821	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		25.877	15.834
from 450 to 454	Provisioning	1 0 6		142.461	385.826
456,457	Tax liabilities	1 0 7		9.488	36.114
434,455	Liabilities from profit	1 0 8		145.997	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		5.357.742	4.298.727
	<b>TOTAL LIABILITIES (from 101 to 111)</b>	1 1 2		134.946.041	112.226.734
80 minus 128	<b>CAPITAL</b> 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		418	4.506
823	Unrealised losses of securities available for sale	1 1 6		0	0
83	Profit	1 1 7		3.499.526	2.853.929
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		32.036.265	23.540.828
	<b>TOTAL LIABILITIES (112+119)</b>	1 2 0		<b>166.982.306</b>	<b>135.767.562</b>
	<b>OFF-BALANCE SHEET ITEMS</b> (from 122 to 126)	1 2 1		156.852.628	167.364.798
90 or 95	Activities in the name and for the account of third parties	1 2 2		256.890	171.802
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		45.647.003	44.901.170
911,916,932 or 961,966,982	Received guarantees for liabilities	1 2 4		0	0
92 or 97	Derivatives	1 2 5		59.512	458.049
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		110.889.223	121.833.777

In Belgrade,  
on 20.01.2011.

Person responsible for preparing the financial statement

*Milica Kobal*

Legal representative of the Bank



*[Signature]*