

BALANCE SHEET

 as at 30.09.2011.

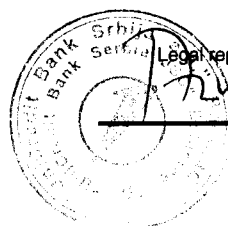
(in RSD thousand)					
Group of accounts, account	ITEM	ADP Code	Note number	Current year amount	Prior year amount
1	2	3	4	5	6
	ASSETS				
00,05,07	Cash and cash equivalents	0 0 1		3.431.533	6.379.863
01,06	Callable deposits and credits	0 0 2		19.165.044	19.032.984
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0 0 3		463.622	487.764
10,11,20,21	Granted credits and deposits	0 0 4		122.615.747	112.254.522
12 (other than 128), 22	Securities (excluding own shares)	0 0 5		23.028.669	23.073.362
13,23	Equity investments	0 0 6		0	0
16,26	Other lending	0 0 7		2.120.084	2.406.545
33	Intangible investment	0 0 8		693.957	687.626
34,35	Fixed assets and investment property	0 0 9		1.198.144	1.195.527
36	Fixed assets for sale and assets from discontinued operations	0 1 0		3.355	1.599
37	Deferred tax assets	0 1 1		28.930	28.930
03,09,19, 29,30,38	Other assets	0 1 2		1.733.784	1.433.469
842	Losses in excess of capital	0 1 3		0	0
	TOTAL ASSETS (from 001 to 013)	0 1 4		174.482.869	166.982.191

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		33.684.004	23.379.195
401,402,403,404,405,501,502,503,504,505	Other deposits	1 0 2		42.597.156	59.205.458
406,407,408,409,506,507,508,509	Credits received	1 0 3		51.288.859	46.679.822
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		28.681	25.878
from 450 to 454	Provisioning	1 0 6		188.484	142.461
456.457	Tax liabilities	1 0 7		31.033	9.487
434,455	Liabilities from profit	1 0 8		234	109.075
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		4.847.809	5.357.742
	TOTAL LIABILITIES (from 101 to 111)	1 1 2		132.666.260	134.909.118
80 minus 128	CAPITAL Capital	1 1 3		24.169.776	18.419.776
81	Reserves from profit	1 1 4		13.652.878	10.116.546
82 (other than 823)	Revaluation reserves	1 1 5		16.352	418
823	Unrealised losses of securities available for sale	1 1 6		0	0
83	Profit	1 1 7		3.977.603	3.536.333
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		41.816.609	32.073.073
	TOTAL LIABILITIES (112+119)	1 2 0		174.482.869	166.982.191
	OFF-BALANCE SHEET ITEMS (from 122 to 126)	1 2 1		399.267.002	157.207.319
90 or 95	Activities in the name and for the account of third parties	1 2 2		335.762	256.890
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		72.516.712	45.647.004
911,916,932 or 961,966,982	Received guarantees for liabilities	1 2 4		0	0
92 or 97	Derivatives	1 2 5		141.892	414.202
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		326.272.636	110.889.223

In Belgrade,
on 17.10.2011.

Person responsible for preparing the financial statement

Mirjana Jovanović



Legal representative of the Bank

Robert