

BALANCE SHEET

 as at 31.12.2012.

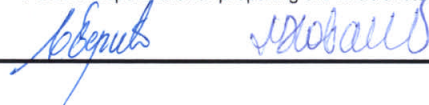
(in RSD thousand)

Group of accounts, account	ITEM	ADP Code			Note number	31.12.2012.	31.12.2011.
1	2	3			4	5	6
	ASSETS						
00,05,07	Cash and cash equivalents	0	0	1		10.879.971	5.134.366
01,06	Callable deposits and credits	0	0	2		27.642.421	33.573.997
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0	0	3		1.150.587	622.313
10,11,20,21	Granted credits and deposits	0	0	4		163.418.191	132.929.028
12 (other than 128), 22	Securities (excluding own shares)	0	0	5		33.644.741	19.930.009
13,23	Equity investments	0	0	6		0	0
16,26	Other lending	0	0	7		2.357.502	2.524.933
33	Intangible investment	0	0	8		999.854	750.368
34,35	Fixed assets and investment property	0	0	9		1.153.508	1.237.103
36	Fixed assets for sale and assets from discontinued operations	0	1	0		377	982
37	Deferred tax assets	0	1	1		37.528	32.961
03,09,19, 29,30,38	Other assets	0	1	2		2.314.525	1.831.982
842	Losses in excess of capital	0	1	3		0	0
	TOTAL ASSETS (from 001 to 013)	0	1	4		243.599.205	198.568.042

Group of accounts, account	ITEM	ADP Code	Note number	31.12.2012.	31.12.2011.
1	2	3	4	5	6
	LIABILITIES				
400,500	Transaction deposits	1 0 1		43.456.776	34.966.888
401,402,403,404,405,501,502,503,504,505	Other deposits	1 0 2		64.769.986	44.557.143
406,407,408,409,506,507,508,509	Credits received	1 0 3		82.801.626	71.236.131
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		876.730	116.438
from 450 to 454	Provisioning	1 0 6		151.609	134.737
456.457	Tax liabilities	1 0 7		8.714	26.443
434,455	Liabilities from profit	1 0 8		36.234	120.728
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		27.043	0
43 (other than 434), 44,48,49,53,58,59	Other liabilities	1 1 1		5.619.394	5.088.475
	TOTAL LIABILITIES (from 101 to 111)	1 1 2		197.748.112	156.246.983
80 minus 128	CAPITAL Capital	1 1 3		24.169.776	24.169.776
81	Reserves from profit	1 1 4		17.062.647	13.652.879
82 (other than 823)	Revaluation reserves	1 1 5		175.037	94
823	Unrealised losses of securities available for sale	1 1 6		21.792	46.460
83	Profit	1 1 7		4.465.425	4.544.770
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		45.851.093	42.321.059
	TOTAL LIABILITIES (112+119)	1 2 0		243.599.205	198.568.042
	OFF-BALANCE SHEET ITEMS (from 122 to 126)	1 2 1		348.236.892	287.603.026
90 or 95	Activities in the name and for the account of third parties	1 2 2		620.715	383.548
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		47.949.544	65.536.664
911,916,932 or 961,966,982	Received guarantees for liabilities	1 2 4		0	0
92 or 97	Derivatives	1 2 5		227.980	230.858
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		299.438.653	221.451.956

In Belgrade,
on 23.01.2013.

Person responsible for preparing the financial statement



Legal representative of the Bank

