

BALANCE SHEET

as at 30.06.2013.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note number	30.06.2013.	31.12.2012.
1	2	3	4	5	6
	ASSETS				
00,05,07	Cash and cash equivalents	0 0 1		9.231.398	10.879.871
01,06	Callable deposits and credits	0 0 2		30.181.414	27.642.420
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0 0 3		1.064.234	1.150.318
10,11,20,21	Granted credits and deposits	0 0 4		145.276.840	163.344.754
12 (other than 128), 22	Securities (excluding own shares)	0 0 5		42.125.765	33.644.741
13,23	Equity investments	0 0 6		0	0
16,26	Other lending	0 0 7		6.213.851	2.385.905
33	Intangible investment	0 0 8		958.091	999.854
34,35	Fixed assets and investment property	0 0 9		1.134.188	1.153.509
36	Fixed assets for sale and assets from discontinued operations	0 1 0		193	378
37	Deferred tax assets	0 1 1		37.507	37.507
03,09,19, 29,30,38	Other assets	0 1 2		2.230.097	2.314.527
842	Losses in excess of capital	0 1 3		0	0
	TOTAL ASSETS (from 001 to 013)	0 1 4		238.453.578	243.553.784

Group of accounts, account	ITEM	ADP Code	Note number	30.06.2013.	31.12.2012.
1	2	3	4	5	6
	LIABILITIES				
400,500	Transaction deposits	1 0 1		44.490.705	43.456.777
401,402,403,404,405,501,502,503,504,505	Other deposits	1 0 2		56.415.779	64.769.989
406,407,408,409,506,507,508,509	Credits received	1 0 3		81.394.912	82.801.625
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		590.336	876.730
from 450 to 454	Provisioning	1 0 6		249.983	151.610
456.457	Tax liabilities	1 0 7		60.520	8.724
434,455	Liabilities from profit	1 0 8		234	45.453
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		322	322
43 (other than 434), 44,48,49,53,58,59	Other liabilities	1 1 1		5.806.553	5.635.052
	TOTAL LIABILITIES (from 101 to 111)	1 1 2		189.009.344	197.746.282
80 minus 128	CAPITAL Capital	1 1 3		24.169.776	24.169.776
81	Reserves from profit	1 1 4		21.457.757	17.062.649
82 (other than 823)	Revaluation reserves	1 1 5		777.661	205.604
823	Unrealised losses of securities available for sale	1 1 6		0	25.637
83	Profit	1 1 7		3.039.040	4.395.110
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		49.444.234	45.807.502
	TOTAL LIABILITIES (112+119)	1 2 0		238.453.578	243.553.784
	OFF-BALANCE SHEET ITEMS (from 122 to 126)	1 2 1		391.985.503	348.216.921
90 or 95	Activities in the name and for the account of third parties	1 2 2		697.064	620.715
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		44.037.300	47.949.544
911,916,932 or 961,966,982	Received guarantees for liabilities	1 2 4		0	0
92 or 97	Derivatives	1 2 5		10.875	227.979
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		347.240.264	299.418.683

In Belgrade,
on 16.07.2013.

Person responsible for preparing the financial statement

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Legal representative of the Bank



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