

BALANCE SHEET

as at 30.09.2013.


(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note number	30.09.2013.	31.12.2012.
1	2	3	4	5	6
	ASSETS				
00,05,07	Cash and cash equivalents	0 0 1		27.044.948	10.879.871
01,06	Callable deposits and credits	0 0 2		31.992.716	27.642.420
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0 0 3		869.715	1.150.318
10,11,20,21	Granted credits and deposits	0 0 4		140.731.256	163.344.754
12 (other than 128), 22	Securities (excluding own shares)	0 0 5		42.631.714	33.644.741
13,23	Equity investments	0 0 6		0	0
16,26	Other lending	0 0 7		5.718.517	2.385.905
33	Intangible investment	0 0 8		913.808	999.854
34,35	Fixed assets and investment property	0 0 9		1.132.617	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		2.520.043	2.314.527
842	Losses in excess of capital	0 1 3		0	0
	TOTAL ASSETS (from 001 to 013)	0 1 4		253.593.034	243.553.784

Group of accounts, account	ITEM	ADP Code	Note number	30.09.2013.	31.12.2012.
1	2	3	4	5	6
	LIABILITIES				
400,500	Transaction deposits	1 0 1		53.440.458	43.456.777
401,402,403,404,405, 501,502,503,504,505	Other deposits	1 0 2		58.969.951	64.769.989
406,407,408,409, 506,507,508,509	Credits received	1 0 3		84.416.735	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		542.243	876.730
from 450 to 454	Provisioning	1 0 6		276.829	151.610
456,457	Tax liabilities	1 0 7		62.556	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		5.699.922	5.635.052
	TOTAL LIABILITIES (from 101 to 111)	1 1 2		203.409.250	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		223.939	205.604
823	Unrealised losses of securities available for sale	1 1 6		780	25.637
83	Profit	1 1 7		4.333.092	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		50.183.784	45.807.502
	TOTAL LIABILITIES (112+119)	1 2 0		253.593.034	243.553.784
	OFF-BALANCE SHEET ITEMS (from 122 to 126)	1 2 1		412.395.188	348.216.921
90 or 95	Activities in the name and for the account of third parties	1 2 2		728.782	620.715
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		57.445.997	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		10.413	227.979
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		354.209.996	299.418.683

In Belgrade,
on 15.10.2013.

Person responsible for preparing the financial statement



Legal representative of the Bank

