

**BALANCE SHEET**

 as at 31.03.2013.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code			Note number	31.03.2013.	31.12.2012.
1	2	3			4	5	6
	<b>ASSETS</b>						
00,05,07	Cash and cash equivalents	0	0	1		11.931.108	10.879.871
01,06	Callable deposits and credits	0	0	2		32.006.916	27.642.420
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0	0	3		1.109.997	1.150.318
10,11,20,21	Granted credits and deposits	0	0	4		146.461.074	163.344.754
12 (other than 128), 22	Securities (excluding own shares)	0	0	5		32.931.535	33.644.741
13,23	Equity investments	0	0	6		0	0
16,26	Other lending	0	0	7		2.376.268	2.385.905
33	Intangible investment	0	0	8		952.834	999.854
34,35	Fixed assets and investment property	0	0	9		1.141.600	1.153.509
36	Fixed assets for sale and assets from discontinued operations	0	1	0		378	378
37	Deferred tax assets	0	1	1		37.507	37.507
03,09,19, 29,30,38	Other assets	0	1	2		2.391.075	2.314.527
842	Losses in excess of capital	0	1	3		0	0
	<b>TOTAL ASSETS (from 001 to 013)</b>	0	1	4		<b>231.340.292</b>	<b>243.553.784</b>

Group of accounts, account	ITEM	ADP Code	Note number	31.03.2013.	31.12.2012.
1	2	3	4	5	6
	<b>LIABILITIES</b>				
400,500	Transaction deposits	1 0 1		36.308.791	43.456.777
401,402,403,404,405, 501,502,503,504,505	Other deposits	1 0 2		58.451.545	64.769.989
406,407,408,409, 506,507,508,509	Credits received	1 0 3		81.332.912	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		747.443	876.730
from 450 to 454	Provisioning	1 0 6		192.770	151.610
456,457	Tax liabilities	1 0 7		60.614	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		6.381.791	5.635.052
	<b>TOTAL LIABILITIES (from 101 to 111)</b>	1 1 2		183.476.422	197.746.282
80 minus 128	<b>CAPITAL</b> 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		690.699	205.604
823	Unrealised losses of securities available for sale	1 1 6		2.272	25.637
83	Profit	1 1 7		1.547.910	4.395.110
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		47.863.870	45.807.502
	<b>TOTAL LIABILITIES (112+119)</b>	1 2 0		<b>231.340.292</b>	<b>243.553.784</b>
	<b>OFF-BALANCE SHEET ITEMS</b> (from 122 to 126)	1 2 1		388.670.937	348.216.921
90 or 95	Activities in the name and for the account of third parties	1 2 2		651.372	620.715
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		46.974.705	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		42.701	227.979
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		341.002.159	299.418.683

In Belgrade,  
on 16.04.2013.

Person responsible for preparing the financial statement

*[Handwritten signature]*



Legal representative of the Bank

*[Handwritten signature]*