

## BALANCE SHEET

as at 30.06.2014.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note number	30.06.2014.	31.12.2013.
1	2	3	4	5	6
	<b>ASSETS</b>				
00,05,07	Cash and cash equivalents	0 0 1		7.096.315	22.517.312
01,06	Callable deposits and credits	0 0 2		29.520.597	29.388.670
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0 0 3		773.345	1.321.056
10,11,20,21	Granted credits and deposits	0 0 4		157.858.662	141.206.420
12 (other than 128), 22	Securities (excluding own shares)	0 0 5		53.553.233	48.475.569
13,23	Equity investments	0 0 6		0	0
16,26	Other lending	0 0 7		4.566.033	4.592.513
33	Intangible investment	0 0 8		871.975	912.227
34,35	Fixed assets and investment property	0 0 9		1.116.538	1.136.006
36	Fixed assets for sale and assets from discontinued operations	0 1 0		0	0
37	Deferred tax assets	0 1 1		169.836	169.836
03,09,19, 29,30,38	Other assets	0 1 2		3.386.374	2.233.633
842	Losses in excess of capital	0 1 3		0	0
	<b>TOTAL ASSETS (from 001 to 013)</b>	0 1 4		<b>258.912.908</b>	<b>251.953.242</b>

Group of accounts, account	ITEM	ADP Code	Note number	30.06.2014.	31.12.2013.
1	2	3	4	5	6
	<b>LIABILITIES</b>				
400,500	Transaction deposits	1 0 1		54.877.333	54.459.321
401,402,403,404,405, 501,502,503,504,505	Other deposits	1 0 2		68.119.647	56.335.054
406,407,408,409, 506,507,508,509	Credits received	1 0 3		76.199.141	84.424.301
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		625.929	529.893
from 450 to 454	Provisioning	1 0 6		179.336	149.412
456,457	Tax liabilities	1 0 7		63.545	18.131
434,455	Liabilities from profit	1 0 8		235	235
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		593	593
43 (other than 434), 44,48,49,53,58,59	Other liabilities	1 1 1		4.870.463	5.511.523
	<b>TOTAL LIABILITIES (from 101 to 111)</b>	1 1 2		204.936.222	201.428.463
80 minus 128	<b>CAPITAL</b> Capital	1 1 3		24.169.776	24.169.776
81	Reserves from profit	1 1 4		25.289.291	21.457.759
82 (other than 823)	Revaluation reserves	1 1 5		1.352.935	1.101.373
823	Unrealised losses of securities available for sale	1 1 6		9.148	35.662
83	Profit	1 1 7		3.173.832	3.831.533
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		53.976.686	50.524.779
	<b>TOTAL LIABILITIES (112+119)</b>	1 2 0		258.912.908	251.953.242
	<b>OFF-BALANCE SHEET ITEMS</b> (from 122 to 126)	1 2 1		412.114.189	412.209.749
90 or 95	Activities in the name and for the account of third parties	1 2 2		785.532	747.724
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		65.491.395	65.925.889
911,916,932 or 961,966,982	Received guarantees for liabilities	1 2 4		0	0
92 or 97	Derivatives	1 2 5		165.884	12.160
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		345.671.378	345.523.976

In Belgrade,  
on 15.07.2014.

Person responsible for preparing the financial statement

*[Handwritten signature]*



Legal representative of the Bank

*[Handwritten signature]*