

BALANCE SHEET

 as at 30.09.2014.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note number	30.09.2014.	31.12.2013.
1	2	3	4	5	6
	ASSETS				
00,05,07	Cash and cash equivalents	0 0 1		18.259.238	22.517.312
01,06	Callable deposits and credits	0 0 2		20.015.630	29.388.670
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0 0 3		745.655	1.321.056
10,11,20,21	Granted credits and deposits	0 0 4		160.708.802	141.206.420
12 (other than 128), 22	Securities (excluding own shares)	0 0 5		54.961.198	48.475.569
13,23	Equity investments	0 0 6		0	0
16,26	Other lending	0 0 7		5.388.632	4.592.513
33	Intangible investment	0 0 8		825.479	912.227
34,35	Fixed assets and investment property	0 0 9		1.142.706	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		3.567.645	2.233.633
842	Losses in excess of capital	0 1 3		0	0
	TOTAL ASSETS (from 001 to 013)	0 1 4		265.784.821	251.953.242

Group of accounts, account	ITEM	ADP Code	Note number	30.09.2014.	31.12.2013.
1	2	3	4	5	6
	LIABILITIES				
400,500	Transaction deposits	1 0 1		63.860.171	54.459.321
401,402,403,404,405, 501,502,503,504,505	Other deposits	1 0 2		62.085.439	56.335.054
406,407,408,409, 506,507,508,509	Credits received	1 0 3		77.836.372	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		679.383	529.893
from 450 to 454	Provisioning	1 0 6		179.404	149.412
456.457	Tax liabilities	1 0 7		60.558	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		5.543.407	5.511.523
	TOTAL LIABILITIES (from 101 to 111)	1 1 2		210.245.562	201.428.463
80 minus 128	CAPITAL 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		1.142.502	1.101.373
823	Unrealised losses of securities available for sale	1 1 6		106.674	35.662
83	Profit	1 1 7		5.044.364	3.831.533
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		55.539.259	50.524.779
	TOTAL LIABILITIES (112+119)	1 2 0		265.784.821	251.953.242
	OFF-BALANCE SHEET ITEMS (from 122 to 126)	1 2 1		435.933.026	412.209.749
90 or 95	Activities in the name and for the account of third parties	1 2 2		808.235	747.724
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		60.440.487	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		110.422	12.160
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		374.573.882	345.523.976

In Belgrade,
on 15.10.2014.

Person responsible for preparing the financial statement

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Legal representative of the Bank

