

BALANCE SHEET
 as at 31.12.2014.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note	Current year	Previous years	
				31.12.2014.	31.12.2013.	31.12.2012.
1	2	3	4	5	6	7
	ASSETS					
00 (without 002), 010, 025, 05 (other than 050, 052 and part of 059), 060, 07, 085, 196, 296 and parts of accounts 009, 019, 029, 069, 089, 199 and 299	Cash and assets held with Central bank	0 0 0 1		29.941.959	39.330.098	24.719.384
	Pledged financial assets	0 0 0 2		0	0	0
120, 220, 125, 225	Financial assets at fair value through profit or loss held for trading	0 0 0 3		685.489	1.258.108	4.153.324
121, 221	Financial assets designated at fair value through profit or loss	0 0 0 4		0	0	0
122, 222, part of 129 and part of 229	Financial assets available for sale	0 0 0 5		54.871.603	47.490.994	30.221.980
124, 224, part 129 and part of 229	Financial assets held to maturity	0 0 0 6		584.475	97.812	245.090
002, 01 (without 010 and part of 019), part of 020, 028, 050, 052, 06 (without 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, part of 493 and part of 593 as deductible items (SSKR-SS code 1 (without code 17), code 70 and parts of codes 71 and 74) and parts of accounts 009, 029, 059, 089, 199 and 299	Loans and receivables with banks and other financial organizations	0 0 0 7		10.631.094	14.973.378	28.957.094
01 (without 010 and part of 019), part of 020, 028, 06 (without 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, part of 493 and part of 593 as deductible items (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74) and parts of accounts 029, 069, 089, 199 and 299	Loans and receivables with customers	0 0 0 8		165.004.254	144.634.102	151.489.707
123, 223	Fair value changes of hedged items	0 0 0 9		97.950	0	0
126, 226	Receivables for financial derivatives used for hedging	0 0 1 0		0	0	0
130, 131, 230, 231 part of 139 and part of 239	Investments in associates and joint ventures	0 0 1 1		0	0	0
132, 232 part of 139 and part of 239	Investments in subsidiaries	0 0 1 2		0	0	0
33	Intangible assets	0 0 1 3		919.595	912.227	999.854
34	Property, plant and equipment	0 0 1 4		1.186.429	1.134.511	1.151.981
35	Investment property	0 0 1 5		1.463	1.495	1.528
034 and part 039	Current tax assets	0 0 1 6		860.251	746.499	0
37	Deferred tax assets	0 0 1 7		43.634	169.836	37.507
36	Non current assets classified as held for sale and assets from discontinued operations	0 0 1 8		0	0	378
021, 022, 024, 027, 03 (without 034 and part of 039), 081, 082, 084, 087, 09, 134, 192, 194, 195, 234, 292, 294, 295, 30, 38 and parts of accounts 029, 089, 139, 199, 239 and 299	Other assets	0 0 1 9		513.616	546.364	861.933
	TOTAL ASSETS (from 0001 to 0019)	0 0 2 0		265.341.812	251.295.424	242.839.760

Group of accounts, account	ITEM	ADP Code	Note	Current year 31.12.2014.	Previous years	
					31.12.2013.	31.12.2012.
1	2	3	4	5	6	7
	LIABILITIES AND EQUITY					
	LIABILITIES					
411, 416, 511, 516	Financial liabilities at fair value through profit or loss held for trading	0 4 0 1		207.354	339.028	663.537
415, 515	Financial liabilities designated at fair value through profit or loss	0 4 0 2		0	0	0
417, 517	Liabilities for financial derivatives used for hedging	0 4 0 3		454.559	159.313	274.220
part of 40, part of 420, part of 421, part of 490, part of 50, part of 520, part of 521, part of 590, part of 193 and part of 293 as deductible items (SSKR – SS code 1 (without code 17), code 70 and parts of codes 71 and 74)	Deposits and other liabilities from banks, other financial organizations and central bank	0 4 0 4		70.301.055	90.875.563	89.335.386
part of 40, part of 420, part of 421, part of 490, part of 50, part of 520, part of 521, part of 590, part of 193 and part of 293 as deductible items (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74)	Deposits and other liabilities from other customers	0 4 0 5		134.455.292	104.776.958	102.157.538
418 and 518	Fair value changes of hedged items	0 4 0 6		0	0	0
410, 412, 423, 496, 510, 512, 523, 596 and 127 as deductible item	Own securities issued and other loans taken	0 4 0 7		0	0	0
424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductible items	Subordinated liabilities	0 4 0 8		2.698.019	3.428.417	3.438.300
450, 451, 452, 453, 454	Provisions	0 4 0 9		424.189	149.412	151.610
46	Liabilities related to non current assets classified as held for sale and to assets from discontinued operations	0 4 1 0		0	0	0
455	Current tax liabilities	0 4 1 1		0	0	45.218
47	Deferred tax liabilities	0 4 1 2		0	593	322
426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	Other liabilities	0 4 1 3		1.393.200	1.041.361	966.127
	TOTAL LIABILITIES (from 0401 to 0413)	0 4 1 4		209.933.668	200.770.645	197.032.258
	EQUITY					
80	Share capital	0 4 1 5		24.169.776	24.169.776	24.169.776
128	Own shares	0 4 1 6		0	0	0
83	Profit	0 4 1 7		5.614.712	3.831.533	4.395.110
84	Loss	0 4 1 8		0	0	0
81 and 82 – credit balance	Reserves	0 4 1 9		25.623.656	22.523.470	17.242.616
81 and 82 – debit balance	Unrealized losses	0 4 2 0		0	0	0
	Minority interest	0 4 2 1		0	0	0
	TOTAL EQUITY (0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) ≥ 0	0 4 2 2		55.408.144	50.524.779	45.807.502
	LOSSES ABOVE LEVEL OF EQUITY (0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) < 0	0 4 2 3		0	0	0
	TOTAL LIABILITIES AND EQUITY (0414 + 0422 - 0423)	0 4 2 4		265.341.812	251.295.424	242.839.760

In Belgrade,
on 27.01.2015.

Person responsible for preparing the financial statement

[Signature]

Legal representative of the Bank

