

BALANCE SHEET
as at 31.03.2015.

(in RSD thousand)

Group of accounts, account 1	ITEM 2	ADP Code 3	Note 4	Current year 31.03.2015. 5	Previous years	
					31.12.2014. 6	01.01.2014. 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		40.960.705	29.942.038	39.330.098
	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		1.692.602	685.490	1.258.108
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		63.640.931	54.871.603	47.490.994
124, 224, part 129 and part of 229	Financial assets held to maturity	0 0 0 6		81.422	584.474	97.812
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		3.140.996	10.631.808	14.973.378
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		169.356.690	164.982.403	144.634.102
123, 223	Fair value changes of hedged items	0 0 0 9		158.409	97.950	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		866.011	919.595	912.227
34	Property, plant and equipment	0 0 1 4		1.165.910	1.186.429	1.134.511
35	Investment property	0 0 1 5		1.454	1.463	1.495
034 and part 039	Current tax assets	0 0 1 6		548.907	772.408	746.499
37	Deferred tax assets	0 0 1 7		42.912	42.912	169.836
36	Non current assets classified as held for sale and assets from discontinued operations	0 0 1 8		0	0	0
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		572.565	553.890	546.364
	TOTAL ASSETS (from 0001 to 0019)	0 0 2 0		282.229.514	265.272.463	251.295.424

Group of accounts, account	ITEM	ADP Code	Note	Current year 31.03.2015.	Previous years	
					31.12.2014.	01.01.2014.
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		232.224	207.354	339.028
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		553.818	454.559	159.313
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		71.760.425	70.299.097	90.875.563
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		146.282.046	134.459.546	104.776.958
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		3.080.974	2.698.019	3.428.417
450, 451, 452, 453, 454	Provisions	0 4 0 9		432.134	447.823	149.412
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	0
47	Deferred tax liabilities	0 4 1 2		0	0	593
426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	Other liabilities	0 4 1 3		1.505.085	1.447.828	1.041.361
	TOTAL LIABILITIES (from 0401 to 0413)	0 4 1 4		223.846.706	210.014.226	200.770.645
	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		7.806.254	5.464.805	3.831.533
84	Loss	0 4 1 8		0	0	0
81 and 82 – credit balance	Reserves	0 4 1 9		26.406.778	25.623.656	22.523.470
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		58.382.808	55.258.237	50.524.779
	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		282.229.514	265.272.463	251.295.424

In Belgrade,
on 20.04.2015.

Person responsible for preparing the financial statement

M. Bačić

Legal representative of the Bank

