

BALANCE SHEET

 as at 30.09.2012.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note number	30.09.2012.	31.12.2011.
1	2	3	4	5	6
	ASSETS				
00,05,07	Cash and cash equivalents	0 0 1		12.318.353	5.134.366
01,06	Callable deposits and credits	0 0 2		15.090.263	33.573.997
02,08	Receivables in respect of interest, fees, sale, change in fair value of derivatives and other receivables	0 0 3		1.304.871	622.313
10,11,20,21	Granted credits and deposits	0 0 4		151.973.550	132.929.028
12 (other than 128), 22	Securities (excluding own shares)	0 0 5		33.176.815	19.930.009
13,23	Equity investments	0 0 6		0	0
16,26	Other lending	0 0 7		2.478.939	2.524.933
33	Intangible investment	0 0 8		946.732	750.368
34,35	Fixed assets and investment property	0 0 9		1.170.628	1.237.103
36	Fixed assets for sale and assets from discontinued operations	0 1 0		597	982
37	Deferred tax assets	0 1 1		32.961	32.961
03,09,19, 29,30,38	Other assets	0 1 2		2.637.455	1.831.982
842	Losses in excess of capital	0 1 3		0	0
	TOTAL ASSETS (from 001 to 013)	0 1 4		221.131.164	198.568.042

Group of accounts, account	ITEM	ADP Code	Note number	30.09.2012.	31.12.2011.
1	2	3	4	5	6
	LIABILITIES				
400,500	Transaction deposits	1 0 1		31.029.158	34.966.888
401,402,403,404,405, 501,502,503,504,505	Other deposits	1 0 2		54.971.107	44.557.143
406,407,408,409, 506,507,508,509	Credits received	1 0 3		82.325.615	71.236.131
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		904.829	116.438
from 450 to 454	Provisioning	1 0 6		185.244	134.737
456.457	Tax liabilities	1 0 7		57.952	26.443
434,455	Liabilities from profit	1 0 8		234	120.728
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		0	0
43 (other than 434), 44,48,49,53,58,59	Other liabilities	1 1 1		6.792.245	5.088.475
	TOTAL LIABILITIES (from 101 to 111)	1 1 2		176.266.384	156.246.983
80 minus 128	CAPITAL Capital	1 1 3		24.169.776	24.169.776
81	Reserves from profit	1 1 4		17.062.647	13.652.879
82 (other than 823)	Revaluation reserves	1 1 5		0	94
823	Unrealised losses of securities available for sale	1 1 6		252.070	46.460
83	Profit	1 1 7		3.884.427	4.544.770
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		44.864.780	42.321.059
	TOTAL LIABILITIES (112+119)	1 2 0		221.131.164	198.568.042
	OFF-BALANCE SHEET ITEMS (from 122 to 126)	1 2 1		399.232.295	287.603.026
90 or 95	Activities in the name and for the account of third parties	1 2 2		553.244	383.548
91 (other than 911 and 916) or 96 (other than 961 and 966)	Assumed future liabilities	1 2 3		46.608.983	65.536.664
911,916,932 or 961,966,982	Received guarantees for liabilities	1 2 4		0	0
92 or 97	Derivatives	1 2 5		661.925	230.858
93 (other than 932) or 98 (other than 982)	Other off-balance sheet items	1 2 6		351.408.143	221.451.956

In Belgrade,
on 16.10.2012.

Person responsible for preparing the financial statement



Legal representative of the Bank

