

**BALANCE SHEET**
**as at 30.09.2022.**

(in RSD thousand)

Group of accounts, account	ITEM	ADP code				Note number	Current year amount	Previous year amount
1	2	3				4	5	6
	<b>ASSETS</b>							
00 (except 002), 010, 025, 05 (except 050, 052 and part of 059), 060, 07, 085, 196, 296 and parts of account 009, 019, 029, 069, 089, 199 and 299	Cash and assets held with the central bank	0	0	0	1		122,784,912	90,624,576
	Pledged financial assets	0	0	0	2		516,778	463,080
125, 225	Receivables under derivatives	0	0	0	3		475,408	257,848
120, 122, 124, 220, 222, 224, 129 and 229	Securities	0	0	0	4		40,342,853	53,814,367
002, 01 (except 010 and part of 019), 020, 028, 050, 052, 06 (except 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductibles (SSKR-SS code 1 (without code 17), code 70 and parts of codes 71 and 74) and parts of account 009, 029, 059, 089, 199 and 299	Loans and receivables from banks and other financial organisations	0	0	0	5		9,785,875	8,761,581
01 (except 010 and part of 019), 020, 028, 06 (except 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductibles (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74) and parts of account 029, 089, 199 and 299	Loans and receivables from clients	0	0	0	6		543,632,561	493,442,622
123 and 223	Change in fair value of hedged items	0	0	0	7		-	-
126 and 226	Receivables under hedging derivatives	0	0	0	8		-	-
130, 131, 230, 231, part of 139 and part of 239	Investments in associated companies and joint ventures	0	0	0	9		149,650	149,650
132, 232, part of 139 and part of 239	Investments into subsidiaries	0	0	1	0		755,514	755,514
33	Intangible investments	0	0	1	1		1,160,198	1,214,245
34	Property, plant and equipment	0	0	1	2		11,435,648	12,329,180
35	Investment property	0	0	1	3		384,983	119,268
034 and part of 039	Current tax assets	0	0	1	4		298,187	190,978
37	Deferred tax assets	0	0	1	5		537,666	-
36	Non-current assets held for sale and discontinued operations	0	0	1	6		6,248	6,164
021, 022, 024, 027, 03 (except 034 and part of 039), 081, 082, 084, 087, 09, 134, 192, 194, 195, 234, 292, 294, 295, 30, 38 and parts of account 029, 089, 139, 199, 239 and 299	Other assets	0	0	1	7		2,650,931	3,469,875
	<b>TOTAL ASSETS (from 0001 to 0017)</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>8</b>		<b>734,917,412</b>	<b>665,598,948</b>

Group of accounts, account	ITEM	ADP code				Note number	Current year amount	Previous year amount
1	2	3				4	5	6
	<b>LIABILITIES</b>							
411 and 511	Liabilities under derivatives	0	4	0	1		460,803	206,738
40, 420, 421, 490, 50, 520, 521, 590, part of 193 and part of 293 as deductibles (SSKR – SS code 1 (without code 17), code 70 and parts of codes 71 and 74)	Deposits and other liabilities to banks, other financial organisations and central bank	0	4	0	2		196,330,450	166,985,806
40, 420, 421, 490, 50, 520, 521, 590, part of 193 and part of 293 as deductibles (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74)	Deposits and other financial liabilities to clients	0	4	0	3		415,223,810	382,573,400
417 and 517	Liabilities under hedging derivatives	0	4	0	4		-	-
418 and 518	Change in fair value of hedged items	0	4	0	5		-	-
410, 412, 415, 423, 496, 510, 512, 515, 523, 596, 127 and 227 as deductibles	Liabilities under securities	0	4	0	6		-	-
424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles	Subordinated liabilities	0	4	0	7		14,794,270	14,724,802
450, 451, 452, 453 and 454	Provisions	0	4	0	8		3,135,695	3,787,232
46	Liabilities under assets held for sale and discontinued operations	0	4	0	9		-	-
455	Current tax liabilities	0	4	1	0		-	-
47	Deferred tax liabilities	0	4	1	1		377,739	27,600
426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	Other liabilities	0	4	1	2		4,456,699	6,279,469
	<b>TOTAL LIABILITIES (from 0401 to 0412)</b>	<b>0</b>	<b>4</b>	<b>1</b>	<b>3</b>		<b>634,779,466</b>	<b>574,585,047</b>
80	CAPITAL Share capital	0	4	1	4		59,395,644	59,395,644
128	Own shares	0	4	1	5		-	-
83	Profit	0	4	1	6		10,731,726	5,756,661
84	Loss	0	4	1	7		-	1,451,822
81 and 82 – credit balance	Reserves	0	4	1	8		30,010,576	27,313,418
81 and 82 – debit balance	Unrealized losses	0	4	1	9		-	-
	Non-controlling participation	0	4	2	0		-	-
	<b>TOTAL CAPITAL (0414 - 0415 + 0416 - 0417 + 0418 - 0419) ≥ 0</b>	<b>0</b>	<b>4</b>	<b>2</b>	<b>1</b>		<b>100,137,946</b>	<b>91,013,901</b>
	TOTAL CAPITAL SHORTFALL (0414 - 0415 + 0416 - 0417 + 0418 - 0419) < 0	0	4	2	2			
	<b>TOTAL LIABILITIES (0413 + 0421 - 0422)</b>	<b>0</b>	<b>4</b>	<b>2</b>	<b>3</b>		<b>734,917,412</b>	<b>665,598,948</b>