

BALANCE SHEET

as at 30.09.2024

(in RSD thousand)

Group of accounts, account	ITEM	ADP code				Note number	Current year amount	Previous year amount
1	2	3	4	5	6	7	8	
	ASSETS							
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		152,681,480	162,713,299
	Pledged financial assets	0	0	0	2		1,169,096	939,080
125, 225	Receivables under derivatives	0	0	0	3		319,428	1,378,396
120, 122, 124, 220, 222, 224, 129 and 229	Securities	0	0	0	4		35,900,564	33,709,664
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		100,408,025	72,797,144
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		581,236,475	537,269,621
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		231,696	173,096
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		1,418,299	1,451,938
34	Property, plant and equipment	0	0	1	2		12,029,224	12,018,055
35	Investment property	0	0	1	3		192,656	231,234
034 and part of 039	Current tax assets	0	0	1	4		1,765,372	-
37	Deferred tax assets	0	0	1	5		188,972	-
36	Non-current assets held for sale and discontinued operations	0	0	1	6		4,955	4,955
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		3,865,409	5,243,439
	TOTAL ASSETS (from 0001 to 0017)	0	0	1	8		892,167,165	828,685,435

Group of accounts, account	ITEM	ADP code	Note number	Current year amount	Previous year amount
1	2	3	4	5	6
	LIABILITIES				
411 and 511	Liabilities under derivatives	0 4 0 1		327,823	439,131
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		164,148,889	143,418,111
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		577,173,635	545,682,973
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		20,778,831	20,630,110
450, 451, 452, 453 and 454	Provisions	0 4 0 8		3,088,431	3,535,247
46	Liabilities under assets held for sale and discontinued operations	0 4 0 9		-	-
455	Current tax liabilities	0 4 1 0		-	1,206,239
47	Deferred tax liabilities	0 4 1 1		490,653	34,133
426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	Other liabilities	0 4 1 2		5,408,140	5,991,045
	TOTAL LIABILITIES (from 0401 to 0412)	0 4 1 3		771,416,402	720,936,989
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		19,961,418	16,745,770
84	Loss	0 4 1 7		-	-
81 and 82 – credit balance	Reserves	0 4 1 8		41,393,701	31,607,032
81 and 82 – debit balance	Unrealized losses	0 4 1 9		-	-
	Non-controlling participation	0 4 2 0		-	-
	TOTAL CAPITAL (0414 - 0415 + 0416 - 0417 + 0418 - 0419) ≥ 0	0 4 2 1		120,750,763	107,748,446
	TOTAL CAPITAL SHORTFALL (0414 - 0415 + 0416 - 0417 + 0418 - 0419) < 0	0 4 2 2		-	-
	TOTAL LIABILITIES (0413 + 0421 - 0422)	0 4 2 3		892,167,165	828,685,435