

**BANK BALANCE SHEET**  
as at 30.09.2023

in RSD thousand

Item	30.09.2023	31.12.2022	
<b>A ASSETS</b>			
A.I	Cash and assets held with the central bank	90,505,669	75,804,316
A.II	Pledged financial assets	0	0
A.III	Receivables under derivatives	19,860	16,972
A.IV	Securities	41,502,089	58,743,672
A.V	Loans and receivables from banks and other financial organisations	95,038,945	31,476,485
A.VI	Loans and receivables from clients	215,081,647	231,928,931
A.VII	Change in fair value of hedged items	0	0
A.VIII	Receivables arising from hedging derivatives	0	0
A.IX	Investments in associated companies and joint ventures	150,064	150,064
A.X	Investments into subsidiaries	0	0
A.XI	Intangible investments	458,937	567,259
A.XII	Property, plant and equipment	3,129,305	2,824,311
A.XIII	Investment property	1,986,850	2,179,371
A.XIV	Current tax assets	3,723,829	2,280,879
A.XV	Deferred tax assets	802,692	1,035,562
A.XVI	Non-current assets held for sale and discontinued operations	5,537	5,537
A.XVII	Other assets	2,741,321	5,343,915
A.XVIII	<b>TOTAL ASSETS</b>	<b>455,146,745</b>	<b>412,357,274</b>
<b>P LIABILITIES AND CAPITAL</b>			
<b>PO LIABILITIES</b>			
PO.I	Liabilities under derivatives	40,572	7,900
PO.II	Deposits and other liabilities to banks, other financial organisations and central bank	19,384,721	16,789,031
PO.III	Deposits and other liabilities to other clients	341,838,469	309,533,937
PO.IV	Liabilities under hedging derivatives	0	0
PO.V	Change in fair value of hedged items	0	0
PO.VI	Liabilities under securities	0	0
PO.VII	Subordinated liabilities	0	0
PO.VIII	Provisions	921,525	1,310,203
PO.IX	Liabilities under assets held for sale and discontinued operations	0	0
PO.X	Current tax liabilities	1,644,173	4,168,535
PO.XI	Deferred tax liabilities	758	0
PO.XII	Other liabilities	3,984,646	3,273,419
PO.XIII	<b>TOTAL LIABILITIES</b>	<b>367,814,864</b>	<b>335,083,025</b>
<b>CAPITAL</b>			
PO.XV	Share capital	27,195,730	27,195,730
PO.XVI	Own shares	0	0
PO.XVII	Profit	47,343,452	38,609,706
PO.XVIII	Loss	0	0
PO.XIX	Reserves	12,792,699	11,468,813
PO.XX	Unrealised losses	0	0
PO.XXI	<b>TOTAL CAPITAL</b>	<b>87,331,881</b>	<b>77,274,249</b>
PO.XXII	<b>TOTAL CAPITAL SHORTFALL</b>	<b>0</b>	<b>0</b>
PO.XXIII	<b>TOTAL LIABILITIES</b>	<b>455,146,745</b>	<b>412,357,274</b>
<b>TOTAL OFFBALANCE</b>		<b>1,206,296,427</b>	<b>839,218,627</b>

In Belgrade,  
31.10.2023.

Person responsible for preparing the report  
**Dragana Vujinović**

The legal representative of the Bank  
**Jelena Galić**