



BALANCE SHEET FOR BANKS AND OTHER FINANCIAL INSTITUTIONS
ENDING ON 31.03.2007.

(in thousands of Dinar)

Ordinal number	POSITION	Notice nmb.	Current year ammount			Previous year
			Gross	Adjustment	Net	
1	2	3	4	5	6	7
	ASSETS					
A I	Cash and cash-equivalents		8.248.539		8.248.539	8.026.664
A II	Deposits with Central Banks and Securities that can be refunded by Central Bank		36.545.082		36.545.082	33.371.741
A III	Interest and Fee receivables		1.575.250	1.072.977	502.273	483.487
A IV	Loans and advances to domestic banks		1.202.474	1.104.382	98.091	149.508
A V	Loans and advances to clients		63.675.915	9.557.430	54.118.486	49.927.604
A VI	Securities, loans and advances held for trade		300.191	1.616	298.574	328.483
A VII	Securities held to maturity		148.819	13.050	135.769	139.160
A VIII	Stocks and other Securities available for sale		2.775.981	793.959	1.982.022	1.762.116
A IX	Equity shares - subsidiaries (used in consolidated balance sheet)				0	0
A X	Fixed Assets, assets held for sale and assets from the discontinuing operations		69		69	3.525
A XI	Claims from the overpaid income tax		31.609		31.609	26.746
A XII	Goodwill				0	0
A XIII	Intangible investments		40.809	1.594	39.215	21.333
A XIV	Real estates investments		3.148.853	70.140	3.078.713	3.092.489
A XV	Property, plant and equipment		5.133.613	1.228.710	3.904.903	3.875.723
A XVI	Other assets and prepaid expenses		1.421.457	87.618	1.333.839	643.529
A XVII	Deferred tax assets		366.412	0	366.412	366.412
A XVIII	Loss that exceeds Capital				0	0
	Total Assets (A I to A XVIII)		124.615.074	13.931.477	110.683.597	102.218.520
A XIII	OFF-BALANCE ELEMENTS		67.771.575	0	67.771.575	50.732.993
	Loans and advances for and on behalf of third parties		4.112.303		4.112.303	3.934.304
	Issued financial guarantees		6.803.828		6.803.828	6.840.915
	Issued performance guarantees		2.554.498		2.554.498	2.074.305
	Endorsements and acceptances		1.826.870		1.826.870	1.594.999
	Liabilities for guarantees and assets pledged as collateral security				0	0
	Liabilities for irrevocable commitments		10.669.371		10.669.371	9.721.184
	Other off-balance elements		41.804.705		41.804.705	26.567.286



(in thousands of Dinar)

Ord. nmb.	POSITION	Notice nmb.	Current year	Previous year
1	2	3	4	5
P I	Liabilities for banks		4.156.187	3.829.558
P II	Liabilities for clients		86.264.758	79.327.802
P III	Liabilities for interest and fees		38.028	48.722
P IV	Liabilities for Securities		0	
P V	Liabilities from profit		1.873	4.284
P VI	Liabilities for current income tax		0	
P VII	Liabilities for fixed assets held for trade and assets of the discontinuing operations		0	
P VIII	Other operating liabilities		501.759	648.776
P IX	Provisions		1.067.035	1.147.830
P X	Other liabilities, accruals and deferred income		2.047.772	1.152.769
P XI	Deferred tax liabilities		64.226	64.226
PI to PXI	TOTAL LIABILITIES (P I to P XI)		94.141.639	86.223.967
P XII	CAPITAL			
PXII 1.	Share capital and other capital		12.662.890	12.662.890
PXII 2.	Reserves		2.182.464	1.962.557
PXII 3.	Accumulated Earnings		1.696.605	1.369.106
PXII 4.	Loss that does not exceed Capital and Reserves			
PXII 5.	Positive cumulative differences			
PXII 6.	Negative cumulative differences			
	TOTAL CAPITAL (PXI.1 to PXI.6)		16.541.958	15.994.553
PI to PXII	Total Liabilities and SE		110.683.597	102.218.520
P XII	Off-balance positions		67.771.575	50.732.993
	Liabilities for loans and advances for and on behalf of third parties		4.112.303	3.934.304
	Liabilities for issued financial guarantees		6.803.828	6.840.915
	Liabilities for issued performance guarantees		2.554.498	2.074.305
	Liabilities for endorsements and acceptances		1.826.870	1.594.999
	Liabilities for guarantees and assets pledged as collateral security		0	0
	Liabilities for irrevocable commitments		10.669.371	9.721.184
	Other off-balance elements		41.804.705	26.567.286

Belgrade, 24.04.2007.

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