

BALANCE SHEET

as at 31.03.2025

(RSD thousand)

Group of accounts, account	ITEM	ADP code				Note number	31.03.2025	31.12.2024
1	2	3				4	5	6
	ASSETS							
00 (excluding 002), 010, 025, 05 (excluding 050, 052 and part of 059), 060, 07, 085, 196, 296 and parts of account 009, 019, 029, 069, 089, 199, 299	Cash and balances with the central bank	0	0	0	1		18.629.922	19.509.120
	Pledged financial assets	0	0	0	2		0	0
125, 225	Derivative receivables	0	0	0	3		2.600	1.538
120, 122, 124, 220, 222, 224, 129 and 229	Securities	0	0	0	4		20.662.973	18.571.410
002, 01 (excluding 010 and part of 019), 020, 028, 050, 052, 06 (excluding 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductibles (SSKR – Sectoral breakdown code 1 excluding code 17, code 70 and parts of codes 71 and 74) and parts of accounts 009, 029, 059, 089, 199, 299	Loans and receivables from banks and other financial organisations	0	0	0	5		5.342.006	7.206.275
01, (excluding 010 and part of 019), 020, 028, 06 (excluding 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductibles (SSKR – Sectoral breakdown code 17 and all other codes excluding code 70 and parts of codes 71 and 74) and parts of accounts, 029, 089, 199, 299	Loans and receivables from clients	0	0	0	6		88.481.465	88.246.397
123 and 223	Changes in fair value of items being subject to hedging	0	0	0	7		0	0
126 and 226	Receivables under derivatives intended for hedging	0	0	0	8		0	0
130, 131, 230, 231, part of 139, and part of 239	Investments in associated undertakings and joint ventures	0	0	0	9		0	0
132, 232, part of 139, and part of 239	Investments in subsidiaries	0	0	1	0		0	0
33	Intangible assets	0	0	1	1		1.995.210	1.998.753
34	Property, plant and equipment	0	0	1	2		3.779.056	1.948.012
35	Investment property	0	0	1	3		113.013	113.938
034 and 039	Current tax assets	0	0	1	4		99.160	34.033
37	Deferred tax assets	0	0	1	5		45.849	45.849
36	Non-current assets held for sale and discontinued operations	0	0	1	6		0	0
021, 022, 024, 027, 03 (excluding 034 and part of 039), 081, 082, 084, 087, 09, 134, 192, 194, 195, 234, 292, 294, 295, 30, 38 and parts of accounts 029, 089, 139, 199, 239 and 299	Other assets	0	0	1	7		1.173.526	935.972
	TOTAL ASSETS (from 0001 to 0017)	0	0	1	8		140.324.780	138.611.297
	LIABILITIES							
411 and 511	Derivative liabilities	0	4	0	1		2.741	79
40, 420, 421, 490, 50, 520, 521, 590, part of 193 and part of 293 as deductibles (SSKR Form – Sectoral breakdown code 1 (excluding code 17) and code 70, and parts of codes 71 and 74)	Deposits and other financial liabilities to banks, other financial organisations and the central bank	0	4	0	2		7.735.930	7.075.982
40, 420, 421, 490, 50, 520, 521, 590, part of 193 and part of 293 as deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes, excluding code 70, and parts of codes 71 and 74)	Deposits and other financial liabilities to other clients	0	4	0	3		102.074.005	101.689.129
417 and 517	Liabilities arising from hedging derivatives	0	4	0	4		0	0
418 and 518	Changes in fair value of items being subject to hedging	0	4	0	5		0	0
410, 412, 415, 423, 496, 510, 512, 515, 523, 596 and 127 and 227 as deductibles	Liabilities under securities	0	4	0	6		0	0
424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles	Subordinated liabilities	0	4	0	7		0	0
450,451, 452, 453 and 454	Provisions	0	4	0	8		69.263	84.194
46	Liabilities in respect of assets held for sale and discontinued operations	0	4	0	9		0	0
455	Current tax liabilities	0	4	1	0		59.666	0
47	Deferred tax liabilities	0	4	1	1		0	0
426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	Other liabilities	0	4	1	2		2.064.901	2.015.561
	TOTAL LIABILITIES (from 0401 to 0412)	0	4	1	3		112.006.506	110.864.945
	CAPITAL							
80	Share capital	0	4	1	4		18.362.669	18.362.669
128	Own shares	0	4	1	5		0	0

83	Profit	0	4	1	6		2.916.897	2.358.169
84	Loss	0	4	1	7		0	0
81 and 82 – credit balance	Reserves	0	4	1	8		7.038.708	7.025.514
81 and 82 – debit balance	Unrealised losses	0	4	1	9		0	0
Non-controlling participation		0	4	2	0		0	0
TOTAL CAPITAL								
	(0414 - 0415 + 0416 - 0417 + 0418 - 0419 + 0420) ≥ 0	0	4	2	1		28.318.274	27.746.352
TOTAL CAPITAL SHORTFALL								
	(0414 - 0415 + 0416 - 0417 + 0418 - 0419 + 0420) < 0	0	4	2	2		0	0
TOTAL LIABILITIES (0413 + 0421 - 0422)		0	4	2	3		140.324.780	138.611.297