

**BANK BALANCE SHEET**  
as at 31.12.2024

in RSD thousand

Item	31.12.2024	31.12.2023	
<b>A ASSETS</b>			
A.I	Cash and assets held with the central bank	66,074,054	74,271,638
A.II	Pledged financial assets	6,806,777	20,420,056
A.III	Receivables under derivatives	9,380	114,421
A.IV	Securities	52,058,288	44,821,602
A.V	Loans and receivables from banks and other financial organisations	85,771,023	68,141,375
A.VI	Loans and receivables from clients	236,520,867	227,387,789
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	0	150,064
A.X	Investments into subsidiaries	26,782,517	12,633,118
A.XI	Intangible investments	659,570	417,590
A.XII	Property, plant and equipment	5,850,907	3,911,742
A.XIII	Investment property	1,093,373	1,733,280
A.XIV	Current tax assets	2,953,739	2,220,054
A.XV	Deferred tax assets	504,763	559,504
A.XVI	Non-current assets held for sale and discontinued operations	5,537	5,537
A.XVII	Other assets	3,688,552	1,909,462
A.XVIII	<b>TOTAL ASSETS</b>	<b>488,779,347</b>	<b>458,697,232</b>
<b>P LIABILITIES AND CAPITAL</b>			
<b>PO LIABILITIES</b>			
PO.I	Liabilities under derivatives	45,773	21,556
PO.II	Deposits and other liabilities to banks, other financial organisations and central bank	43,330,274	18,905,515
PO.III	Deposits and other liabilities to other clients	339,375,779	338,631,966
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	1,452,502	833,553
PO.IX	Liabilities under assets held for sale and discontinued operations	0	0
PO.X	Current tax liabilities	0	0
PO.XI	Deferred tax liabilities	124,885	0
PO.XII	Other liabilities	5,970,389	4,471,680
PO.XIII	<b>TOTAL LIABILITIES</b>	<b>390,299,602</b>	<b>362,864,270</b>
<b>CAPITAL</b>			
PO.XV	Share capital	35,987,974	35,987,974
PO.XVI	Own shares	0	0
PO.XVII	Profit	48,237,000	46,781,335
PO.XVIII	Loss	0	0
PO.XIX	Reserves	14,254,771	13,063,653
PO.XX	Unrealised losses	0	0
PO.XXI	<b>TOTAL CAPITAL</b>	<b>98,479,745</b>	<b>95,832,962</b>
PO.XXII	<b>TOTAL CAPITAL SHORTFALL</b>	<b>0</b>	<b>0</b>
PO.XXIII	<b>TOTAL LIABILITIES</b>	<b>488,779,347</b>	<b>458,697,232</b>
	<b>TOTAL OFFBALANCE</b>	<b>1,582,676,527</b>	<b>1,419,787,300</b>