Pursuant to Article 26, paragraph 2, and with reference to Article 27 of the Accounting and Auditing Law ("RS Official Gazette", No. 46/2006), the Governor of the National Bank of Serbia hereby issues the following

# R U L E S
## ON THE FORMS AND CONTENT OF ITEMS IN CONSOLIDATED FINANCIAL STATEMENT FORMS TO BE COMPLETED BY BANKS

## I.  GENERAL PROVISIONS

### Article 1

These rules prescribe consolidated financial statement forms to be completed by banks and content of items in the following statement forms: *Balance Sheet,* Income *Statement,* Cash *Flow Statement, Statement of Changes in Equity and Statistical Annex,* as well as the minimum content of notes to such financial statements

The statement forms referred to in paragraph 1 of this Article are enclosed herewith as Schedules 1, 2, 3, 4 and 5 and printed, and they are integral hereto.

### Article 2

The forms referred to in Article 1 hereof shall be completed by entering data in appropriate fields in columns for the current and previous year from the groups of accounts and accounts prescribed by the Rules on the Chart of Accounts and Content of Accounts in the Chart of Accounts for Banks ("RS Official Gazette", Nos. 98/2007 and 57/2008).

All amounts entered in the statement forms referred to in Article 1 hereof shall be expressed in thousands of dinars (RSD).

### Article 3

In compliance with Articles 30 and 31 of the Accounting and Auditing Law, and the Rules on Detailed Requirements and Manner of Receiving, Reviewing, Recording, Processing and Publishing Financial Statements, the Content and Manner of Maintaining the Register of Financial Statements and Data on the Solvency of Legal Entities and Entrepreneurs, as well as on the Provision of Data from Such Statements ("RS Official Gazette", No. 2/2010), banks shall submit to the Business Registers Agency one copy of consolidated financial statements as at December 31 of the current year (hereinafter: consolidated financial statements), using the following financial statement forms: *Balance Sheet,  Income Statement, Statement*

*of Cash Flows, Statement of Changes in Equity, Statistical Annex,* as well as one copy of notes to consolidated financial statements.

## II. CONTENT OF ITEMS IN *BALANCE SHEET* FORM

### Article 4

The bank shall enter data in columns 5 and 6 of the *Balance Sheet* form in accordance with the content of groups of accounts and accounts from column 1 of such form.

At the time of completing the consolidated financial statement, data referring to corresponding groups of accounts and individual accounts specified in column 1 of this form shall be entered under ADP codes 001 through 014 of assets and 101 through 129 of liabilities, and off-balance sheet items. Data referring to the period for which the consolidated financial statement is prepared as at the closing balance sheet date shall be entered in columns 5 of assets, liabilities and off-balance sheet items. Previous year data shall be entered in columns 6 of assets, liabilities and off-balance sheet items (opening balance for the current year).

If previous year data have been adjusted to comply with regulations, such adjusted data shall be entered in columns 6.

## III. CONTENT OF ITEMS IN THE *INCOME STATEMENT* FORM

### Article 5

A bank shall enter data in columns 5 and 6 of the *Income Statement* form, in accordance with the content of groups of accounts and accounts from column 1 of such form.

At the time of completing the consolidated financial statement, the following data shall be entered under ADP codes 201 through 229 - income and expenses from regular operations, under ADP codes 232 and 233 - profit and loss from discontinued operations, under ADP codes 234 and 235 - profit and loss before taxes, under ADP code 236 - profit tax, under ADP codes 237 and 238 - profit and loss from deferred tax assets and deferred tax liabilities, and under ADP codes 239 and 240 - profit and loss after taxes. Data concerning amounts in dinars, without paras, shall be calculated and entered under ADP codes 245 through 247 - earnings per share and/or basic and diluted earnings per share.

Balances as at the final date of the reporting period referring to groups of accounts and accounts specified in column 1 shall be entered in column 5

(current year), while data for the corresponding reporting period of a year earlier shall be entered in column 6 (previous year).

If previous year data have been adjusted in accordance with regulations, such adjusted data shall be entered in column 6.

IV. CONTENT OF ITEMS IN THE *CASH FLOW STATEMENT* FORM

## Article 6

For the purposes hereof, cash flows shall mean collections and payments in cash and cash equivalents through gyro-accounts, current and foreign currency accounts, including any compensations, assignments and cessions effected through such accounts.

Intrabank transfers across individual cash and cash equivalent accounts shall not be deemed to constitute cash flows.

The amount of cash inflow and outflow can be determined based on records of inflows and outflows on gyro and foreign currency accounts or on the balance and turnover on individual assets and liabilities accounts as well as income and expense accounts.

When completing the Cash *Flow Statement* form, data relating to the corresponding accounting period of the previous year shall be entered in column 4, while data for the current year shall be entered in column 3.

## 1. Cash Flows from Operating Activities

## Article 7

ADP code 301 - Cash inflows from operating activities, shall disclose data on total inflows of cash from items under ADP codes 302 through 305.

ADP code 302 - Interest inflows, shall disclose cash inflows from collection of lending interest.

ADP code 303 - Fees, shall disclose inflows in respect of all fees and commissions collected in the regular course of the bank's operations.

ADP code 304 - Other operating income, shall disclose cash inflows from sale of products and services (excluding fees and commissions), rentals and other cash inflows from regular operations.

ADP code 305 - Dividends and profit sharing, shall disclose the level of earnings collected on investment in the form of dividends and profit sharing.

## Article 8

ADP code 306 - Cash outflows from operating activities, shall disclose data on total outflow of cash on items under ADP codes 307 through 311.

ADP code 307 - Interest, shall disclose cash outflows in respect of payment of deposit interest.

ADP code 308 - Fees, shall disclose the amount of fees and commissions paid in the regular course of the bank's operations.

ADP code 309 - Gross salaries, salary compensations and other personal expenses, shall disclose the amounts of gross salaries, salary compensations, fees for temporary and occasional work, and other personal expenses paid out during the accounting period.

ADP code 310 - Taxes, contributions and other duties charged to income, shall disclose the amounts of taxes, contributions and other duties paid out during the accounting period.

ADP code 311 - Other operating expenses, shall disclose outflows in respect of procurement of material, payment for services rendered and other intangible costs and payments in respect of other operating expenses.

ADP code 312 - Net operating cash inflow before increase or decrease in lending and deposits, shall disclose the difference between item - Cash inflows from operating activities, under ADP code 301 and item - Cash outflows from operating activities under ADP code 306.

ADP code 313 - Net operating cash outflow before increase or decrease in lending and deposits, shall disclose the difference between item - Cash outflows from operating activities under ADP code 306 and item - Cash inflows from operating activities under ADP code 301.

## Article 9

ADP code 314 - Decrease in lending and increase in deposits received, shall disclose data on total inflow of cash from items under ADP codes 315 through 317.

ADP codes 315 and 316 shall disclose net decrease in lending on grounds specified in the names of these items. Net decrease in lending represents the negative difference between the total amount of new lending

and total amount of lending collected in the accounting period.

ADP code 317 shall disclose the net increase in deposits on grounds specified in the name of this item. Net increase in deposits represents the positive difference between the total amount of new deposits and total amount of deposits paid out in the accounting period.

ADP code 318 - Increase in lending and decrease in deposits received, shall disclose data on total outflow of cash from items under ADP codes 319 through 321.

ADP codes 319 and 320 shall disclose net increase in lending on grounds specified in the names of these items. Net increase in lending represents the positive difference between the total amount of new lending and total amount of lending collected in the accounting period.

ADP code 321 shall disclose net decrease in deposits on grounds specified in the name of this item. Net decrease in deposits represents the negative difference between the total amount of new deposits and total amount of deposits paid out in the accounting period.

## Article 10

ADP code 322 - Net operating cash inflow before profit tax, shall disclose the difference between the sum of amounts disclosed in items under ADP codes 312 and 314 and the sum of amounts disclosed in items under ADP codes 313 and 318.

ADP code 323 - Net operating cash outflow before profit tax, shall disclose the difference between the sum of amounts disclosed in items under ADP codes 313 and 318 and the sum of amounts disclosed in items under ADP codes 312 and 314.

## Article 11

ADP code 324 - Profit tax paid, shall disclose the amounts of advance payments of profit tax during the accounting period, according to final entries for the previous year, less tax refunds effected during the accounting period.

ADP code 325 - Dividends paid, shall disclose the amounts of advance payments of dividends from profit during the year, and amounts of dividends from profit for previous years paid out in the current year.

## Article 12

ADP code 326 - Net operating cash inflow, shall disclose the result of the difference between the amount disclosed under ADP code 322 and the sum of amounts disclosed under ADP codes 323, 324 and 325.

ADP code 327 - Net operating cash outflow, shall disclose the result of the difference between the sum of amounts disclosed in items under ADP codes 323, 324 and 325 and the amount disclosed under ADP code 322.

## 2. Cash Flows from Investing Activities

### Article 13

ADP code 328 - Cash inflows from investing activities, shall disclose data on total inflow of cash from items under ADP codes 329 through 333.

ADP code 329 - Long-term investment in securities, shall disclose the amounts earned in respect of long-term investment in securities held to maturity.

ADP code 330 - Sale of interest (stake), shall disclose the amounts earned through sale of interest and/or stake in equity.

ADP code 331 - Sale of intangible investments and fixed assets, shall disclose the amounts earned through sale of intangible investments and fixed assets.

ADP code 332 - Sale of real property investment, shall disclose the amounts earned through sale of real property investment of the bank.

ADP code 333 - Other inflows from investing activities, shall disclose the amounts collected in respect of other investing activities of the bank.

### Article 14

ADP code 334 - Cash outflows from investing activities, shall disclose data on total outflow of cash from items under ADP codes 335 through 339.

ADP code 335 - Investment in long-term securities, shall disclose payments made in respect of investment in long-term securities held to maturity.

ADP code 336 - Purchase of interest (stake), shall disclose payments made in respect of purchase of interest and/or stake in equity.

ADP code 337 - Purchase of intangible investments and fixed assets, shall disclose the amounts paid out for the purchase of intangible investments and fixed assets.

ADP code 338 - Purchase of real property investment, shall disclose the

amounts paid out for the purchase of real property investment of the bank.

ADP code 339 - Other outflows from investing activities, shall disclose the amounts paid out in respect of other investing activities of the bank.

## Article 15

ADP code 340 - Net cash inflow from investing activities, shall disclose the difference between items Cash inflows from investing activities, ADP code 328, and Cash outflows from investing activities, ADP code 334.

ADP code 341 - Net cash outflow from investing activities, shall disclose the difference between items Cash outflows from investing activities, ADP code 334, and Cash inflows from investing activities, ADP code 328.

## 3. Cash Flows from Financing Activities

## Article 16

ADP code 342 - Cash inflows from financing activities, shall disclose data on total cash inflow from items under ADP codes 343 through 348.

ADP code 343 - Capital increase, shall disclose the amounts of cash inflow in respect of payment for bank shares.

ADP code 344 - Subordinated liabilities net inflow, shall disclose the amount of total inflow in respect of subordinated liabilities less the amount of repaid subordinated liabilities during the accounting period.

ADP code 345 - Credit disbursements net inflow, shall disclose cash inflows in respect of disbursed credits less repayment of credits during the accounting period.

ADP code 346 - Securities net inflow, shall disclose cash inflows in respect of securities paid less outflows in respect of depreciation of securities (other than interest) during the accounting period.

ADP code 347 - Sale of own shares, shall disclose the amount of cash inflow in respect of sale of own shares during the accounting period.

ADP code 348 - Other inflow from financing activities, shall disclose the amount of cash inflow from other financing activities.

## Article 17

ADP code 349 - Cash outflows from financing activities, shall disclose data on total outflow of cash from items under ADP codes 350 through 354.

ADP code 350 - Repurchase of treasury shares, shall disclose cash outflows in respect of repurchase of treasury (own) shares during the accounting period.

ADP code 351 - Net subordinated liabilities, shall disclose the total amount of repaid subordinated liabilities less the amount of total inflow in respect of subordinated liabilities during the accounting period.

ADP code 352 - Net credit disbursements, shall disclose the amount of loan repayments less the amount of incoming loans disbursed during the accounting period.

ADP code 353 - Net securities, shall disclose cash outflows in respect of depreciation of securities (other than interest) less cash inflows in respect of securities paid in.

ADP code 354 - Other outflows from financing activities, shall disclose the amount of cash outflows in respect of other financing activities.

ADP code 355 - Net cash inflow from financing activities, shall disclose the difference between items under ADP code 342 - Cash inflows from financing activities and ADP code 349 - Cash outflows from financing activities.

ADP code 356 - Net cash outflow from financing activities, shall disclose the difference between items under ADP code 349 - Cash outflows from financing activities and ADP code 342 - Cash inflows from financing activities.

## 4. End of Cash Flow Statement

## Article 18

ADP code 357 - Total net inflow of cash, shall disclose the sum of the amounts disclosed in items under ADP codes 301, 314, 328 and 342.

ADP code 358 - Total net outflow of cash, shall disclose the sum of the amounts disclosed in items under ADP codes 306, 318, 324, 325, 334 and 349.

ADP code 359 - Net increase in cash, shall disclose the difference between the amounts disclosed in items under ADP codes 357 and 358.

ADP code 360 - Net decrease in cash, shall disclose the difference between the amounts disclosed in items under ADP codes 358 and 357.

ADP code 361 - Cash at the beginning of the year, shall disclose the amount of cash as at the date of the opening balance of the accounting period.

ADP code 362 - Exchange rate gains, shall disclose the amount of exchange rate gains as at balance date.

ADP code 363 - Exchange rate losses, shall disclose the amount of exchange rate losses as at balance date.

ADP code 364 - Cash at end-period, shall disclose the amount of cash at the end of the accounting period (ADP 359 - ADP 360 + ADP 361 + ADP 362 - ADP 363).

V.  CONTENT OF ITEMS IN *STATEMENT OF CHANGES IN EQUITY* FORM

## Article 19

The bank shall enter data on balance and changes in equity into the *Statement of Changes in Equity* form.

Item under ordinal number 1, ADP code 401, shall disclose the balance on account 800 - Share capital, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 414, shall disclose the balance on account 801 - Other capital (state-owned and other capital), as at January 1 of the previous year.

Item under ordinal number 1, ADP code 427, shall disclose the balance on account 803 - Unpaid subscribed share capital, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 440, shall disclose the balance on account 802 - Premium on issue of shares, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 453, shall disclose the balance of group of accounts 81 - Reserves from profit and other reserves, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 466, shall disclose the balance of group of accounts 82 (except account 823) - Revaluation

reserves, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 479, shall disclose the balance of group of accounts 83 - Profit, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 492, shall disclose the balance of accounts of losses up to the level of capital (accounts 840 and 841), as at January 1 of the previous year.

Item under ordinal number 1, ADP code 505, shall disclose the balance of account 128 - Own shares, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 518, shall disclose the balance of account 823 - Unrealized losses from securities held for sale, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 531, shall disclose the balance of positive cumulative differences arising from currency conversion in foreign operations, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 544, shall disclose the balance of negative cumulative differences arising from currency conversion in foreign operations, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 557, shall disclose total capital balance, as at January 1 of the previous year.

Item under ordinal number 1, ADP code 570, shall disclose the balance of account 842 – Losses in excess of capital, as at January 1 of the previous year.

Item under ordinal number 2, ADP code 402, shall disclose the increase in balance of account 800 – Share capital, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 415, shall disclose the increase in balance of account 801 - Other capital (state-owned and other capital), in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 428, shall disclose the increase in balance of account 803 - Unpaid subscribed share capital, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 441, shall disclose the increase in balance of account 802 - Premium on issue of shares, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 454, shall disclose the increase in balance of group of accounts 81 - Reserves from profit and other reserves, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 467, shall disclose the increase in balance of group of accounts 82 (except account 823) - Revaluation reserves, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 480, shall disclose the increase in the balance of group of accounts 83 – Profit, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 493, shall disclose the increase in balance of accounts of losses up to the level of capital (accounts 840 and 841) in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 506, shall disclose the increase in balance of account 128 - Own shares, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 519, shall disclose the increase in the balance of account 823 - Unrealized losses from securities held for sale, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 532, shall disclose the increase in the balance of positive cumulative differences arising from currency conversion in foreign operations, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 545, shall disclose the increase in the balance of negative cumulative differences arising from currency conversion in foreign operations, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 558, shall disclose the total increase in balance of capital, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 2, ADP code 571, shall disclose the total increase in balance of account 842 - Losses in excess of capital, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 403, shall disclose the decrease in balance of account 800 - Share capital, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 416, shall disclose the decrease in balance of account 801 - Other capital (state-owned and other capital), in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 429, shall disclose the decrease in balance of account 803 - Unpaid subscribed share capital, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 442, shall disclose the decrease in balance of account 802 - Premium on issue of shares, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 455, shall disclose the decrease in balance of account 81 - Reserves from profit and other reserves, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 468, shall disclose the decrease in balance of group of accounts 82 (except account 823) - Revaluation reserves, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 481, shall disclose the decrease in the balance of group of account 83 – Profit, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 494, shall disclose the decrease in balance of accounts of losses up to the level of capital

(accounts 840 and 841) in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 507, shall disclose the decrease in balance of account 128 - Own shares, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 520, shall disclose the decrease in the balance of account 823 - Unrealized losses from securities held for sale, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 533, shall disclose the decrease in the balance of positive cumulative differences arising from currency conversion in foreign operations, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 546, shall disclose the decrease in the balance of negative cumulative differences arising from currency conversion in foreign operations, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 559, shall disclose the total decrease in balance of capital, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 3, ADP code 572, shall disclose the total decrease in balance of account 842 - Losses in excess of capital, in respect of adjustment for material errors and changes in accounting policies in the previous year.

Item under ordinal number 4, ADP code 404, shall disclose the adjusted opening balance of account 800 - Share capital, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 417, shall disclose the adjusted opening balance of account 801 – Other capital (state-owned and other capital), as at January 1 of the previous year.

Item under ordinal number 4, ADP code 430, shall disclose the adjusted opening balance of account 803 - Unpaid subscribed share capital, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 443, shall disclose the adjusted opening balance of account 802 - Premium on issue of shares, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 456, shall disclose the adjusted opening balance of group of accounts 81 - Reserves from profit and other reserves, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 469, shall disclose the adjusted opening balance of group of accounts 82 (except account 823) – Revaluation reserves, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 482, shall disclose the adjusted opening balance of group of accounts 83 - Profit, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 495, shall disclose the adjusted opening balance of accounts of losses up to the level of capital (accounts 840 and 841), as at January 1 of the previous year.

Item under ordinal number 4, ADP code 508, shall disclose the adjusted opening balance of account 128 - Own shares, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 521, shall disclose the adjusted opening balance of account 823 - Unrealized losses from securities held for sale, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 534, shall disclose the adjusted opening balance of positive cumulative differences arising from currency conversion in foreign operations, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 547, shall disclose the adjusted opening balance of negative cumulative differences arising from currency conversion in foreign operations, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 560, shall disclose the adjusted opening balance of capital, as at January 1 of the previous year.

Item under ordinal number 4, ADP code 573, shall disclose the adjusted opening balance of account 842 – Losses in excess of capital, as at January 1 of the previous year.

Item under ordinal number 5, ADP code 405, shall disclose the increase in balance of account 800 - Share capital, in the previous year

in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 418, shall disclose the increase in balance of account 801 – Other capital (state-owned and other capital), in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 431, shall disclose the increase in balance of account 803 - Unpaid subscribed share capital, in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 444, shall disclose the increase in balance of account 802 - Premium on issue of shares, in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 457, shall disclose the increase in balance of group of accounts 81 – Reserves from profit and other reserves, in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 470, shall disclose the increase in balance of group of accounts 82 (except account 823) – Revaluation reserves, in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 483, shall disclose the increase in the balance of profit as at December 31 of the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 496, shall disclose the increase in balance of accounts of losses up to the level of capital as at December 31 of the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 509, shall disclose the increase in balance of account 128 - Own shares, in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 522, shall disclose the increase in the balance of account 823 - Unrealized losses from securities held for sale, in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 535, shall disclose the increase in the balance of positive cumulative differences arising from currency conversion in foreign operations in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 548, shall disclose the increase in the balance of negative cumulative differences arising from currency conversion in foreign operations in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 561, shall disclose the total increase in balance of capital in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 5, ADP code 574, shall disclose the total increase in balance of account 842 - Losses in excess of capital, in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 406, shall disclose the decrease in balance of account 800 - Share capital, in the previous year in all respects, except for decrease in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 419, shall disclose the decrease in balance of account 801 - Other capital (state-owned and other capital), in the previous year in all respects, except for decrease in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 432, shall disclose the decrease in balance of account 803 - Unpaid subscribed share capital, in the previous year in all respects, except for decrease in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 445, shall disclose the decrease in balance of account 802 - Premium on issue of shares, in the previous year in all respects, except for decrease in respect of

adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 458, shall disclose the decrease in balance of group of accounts 81 - Reserves from profit and other reserves, in the previous year in all respects, except for decrease in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 471, shall disclose the decrease in balance of group of accounts 82 (except for account 823) - Revaluation reserves in the previous year, in all respects except for decrease in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 484, shall disclose the decrease in the balance of profit as at December 31 of the previous year in all respects, except for decrease in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 497, shall disclose the decrease in balance of accounts of losses up to the level of capital as at December 31 of the previous year in all respects, except for decrease in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 510, shall disclose the decrease in balance of account 128 - Own shares, in the previous year in all respects except for decrease in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 523, shall disclose the decrease in balance of account 823 - Unrealized losses from securities held for sale, in the previous year in all respects, except for increase in respect of adjustment for material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 536, shall disclose a decrease in the balance of positive cumulative differences in the previous year in respect of currency conversion of foreign operations in all respects except for the decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 549, shall disclose the decrease in the balance of negative cumulative differences in the previous year in respect of currency conversion of foreign operations in all respects except for the decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 562, shall disclose the total decrease in balance of capital in the previous year in all respects except for the decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 6, ADP code 575, shall disclose the decrease in balance on account 842 – Loss in excess of capital, in all respects except for the decrease in respect adjustment of material errors and changes in accounting policies.

Item under ordinal number 7, ADP code 407, shall disclose the balance of account 800 - Share capital, as at December 31 of the previous year.

Item under ordinal number 7, ADP code 420, shall disclose the balance of account 801 - Other capital (state-owned and other capital), as at December 31 of the previous year.

Item under ordinal number 7, ADP code 433, shall disclose the balance of account 803 - Unpaid subscribed share capital, as at December 31 of the previous year.

Item under ordinal number 7, ADP code 446, shall disclose the balance of account 802 - Premium on issue of shares, as at December 31 of the previous year.

Item under ordinal number 7, ADP code 459, shall disclose the balance of group of accounts 81 - Reserves from profit and other reserves, as at December 31 of the previous year.

Item under ordinal number 7, ADP code 472, shall disclose the balance on group of accounts 82 (except for account 823) - Revaluation reserves, as at December 31 of the previous year.

Item under ordinal number 7, ADP code 485, shall disclose the balance of group of accounts 83 - Profit, as at December 31 of the previous year.

Item under ordinal number 7, ADP code 498, shall disclose the balance of accounts of losses up to the level of capital (accounts 840 and 841) as at December 31 of the previous year.

Item under ordinal number 7, ADP code 511, shall disclose the balance of account 128 - Own shares, as at December 31 of the previous year.

Item under ordinal number 7, ADP code 524, shall disclose the balance of account 823 - Unrealized losses from securities available

for sale, as at December 31 of the previous year.

Item under ordinal number 7, ADP code 537, shall disclose the balance of positive cumulative differences in respect of currency conversion of foreign operations as at December 31 of the previous year.

Item under ordinal number 7, ADP code 550, shall disclose the balance of negative cumulative differences in respect of currency conversion of foreign operations as at December 31 of the previous year.

Item under ordinal number 7, ADP code 563, shall disclose the total balance of capital as at December 31 of the previous year.

Item under ordinal number 7, ADP code 576, shall disclose the balance of account 842 - Losses in excess of capital, as at December 31 of the previous year.

Item under ordinal number 8, ADP code 408, shall disclose the increase in balance of account 800 - Share capital, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 421, shall disclose the increase in balance of account 801 - Other capital (state-owned and other capital), in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 434, shall disclose the increase in balance of account 803 - Unpaid subscribed share capital, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 447, shall disclose the increase in balance of account 802 - Premium on issue of shares, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 460, shall disclose the increase in balance of group of accounts 81 - Reserves from profit and other reserves, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 473, shall disclose the increase in balance of group of accounts 82 (except for account 823) - Revaluation reserves, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 486, shall disclose the

increase in balance of group of accounts 83 - Profit, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 499, shall disclose the increase in balance of accounts of losses up to the level of capital (accounts 840 and 841), in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 512, shall disclose the increase in balance of account 128 - Own shares, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 525, shall disclose the increase in balance of account 823 - Unrealized losses from securities available for sale, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 538, shall disclose the increase in balance of positive cumulative differences in respect of currency conversion of foreign operations under the adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 551, shall disclose the increase in balance of negative cumulative differences in respect of currency conversion of foreign operations in respect of the adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 564, shall disclose the total increase in balance of capital in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 8, ADP code 577, shall disclose the increase in balance of account 842 - Losses in excess of capital, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 409, shall disclose the decrease in balance on account 800 - Share capital, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 422, shall disclose the decrease in balance of account 801 - Other capital (state-owned and other capital), in respect of adjustment of material errors and changes in

accounting policies effected in the current year.

Item under ordinal number 9, ADP code 435, shall disclose the decrease in balance of account 803 - Unpaid subscribed share capital, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 448, shall disclose the decrease in balance of account 802 - Premium on issue of shares, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 461, shall disclose the decrease in balance of group of accounts 81 - Reserves from profit and other reserves, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 474, shall disclose the decrease in balance of group of accounts 82 (except for account 823) - Revaluation reserves, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 487, shall disclose the decrease in balance of group of accounts 83 - Profit, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 500, shall disclose the decrease in balance of accounts of losses up to the level of capital (accounts 840 and 841) in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 513, shall disclose the decrease in balance on account 128 - Own shares, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 526, shall disclose the decrease in balance of account 823 - Unrealized losses from securities held for sale, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 539, shall disclose the decrease in the balance of positive cumulative differences in respect of currency conversion of foreign operations under the adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 552, shall disclose the decrease in the balance of negative cumulative differences in respect of currency conversion of foreign operations under the adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 565, shall disclose the total decrease in balance of capital in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 9, ADP code 578, shall disclose the decrease of balance on account 842 - Losses in excess of capital, in respect of adjustment of material errors and changes in accounting policies effected in the current year.

Item under ordinal number 10, ADP code 410, shall disclose the adjusted opening balance of account 800 - Share capital, as at January 1 of the current year.

Item under ordinal number 10, ADP code 423, shall disclose the adjusted opening balance of account 801 - Other capital (state-owned and other capital), as at January 1 of the current year.

Item under ordinal number 10, ADP code 436, shall disclose the adjusted opening balance of account 803 - Unpaid subscribed share capital, as at January 1 of the current year.

Item under ordinal number 10, ADP code 449, shall disclose the adjusted opening balance of account 802 - Premium on issue of shares, as at January 1 of the current year.

Item under ordinal number 10, ADP code 462, shall disclose the adjusted opening balance of group of accounts 81 - Reserves from profit and other reserves, as at January 1 of the current year.

Item under ordinal number 10, ADP code 475, shall disclose the adjusted opening balance of group of accounts 82 (except for account 823) - Revaluation reserves, as at January 1 of the current year.

Item under ordinal number 10, ADP code 488, shall disclose the adjusted opening balance of group of accounts 83 - Profit, as at January 1 of the current year.

Item under ordinal number 10, ADP code 501, shall disclose the adjusted opening balance of accounts of losses up to the level of capital (accounts 840 and 841), as at January 1 of the current year.

Item under ordinal number 10, ADP code 514, shall disclose the adjusted opening balance of account 128 - Own shares, as at January 1 of the current year.

Item under ordinal number 10, ADP code 527, shall disclose the adjusted opening balance of account 823 - Unrealized losses from securities held for sale, as at January 1 of the current year.

Item under ordinal number 10, ADP code 540, shall disclose the adjusted opening balance of positive cumulative differences in respect of currency conversion of foreign operations as at January 1 of the current year.

Item under ordinal number 10, ADP code 553, shall disclose the adjusted opening balance of negative cumulative differences in respect of currency conversion of foreign operations as at January 1 of the current year.

Item under ordinal number 10, ADP code 566, shall disclose the total adjusted opening balance of capital as at January 1 of the current year.

Item under ordinal number 10, ADP code 579, shall disclose the adjusted opening balance of account 842 - Losses in excess of capital, as at January 1 of the current year.

Item under ordinal number 11, ADP code 411, shall disclose the increase in balance of account 800 - Share capital, in the current year in all respects except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 424, shall disclose the increase in balance of account 801 - Other capital (state-owned and other capital), in the current year in all respects except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 437, shall disclose the increase in balance of account 803 - Unpaid subscribed share capital, in the current year in all respects except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 450, shall disclose the increase in balance of account 802 - Premium on issue of shares, in the current year in all respect, except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 463, shall disclose the

increase in balance of group of accounts 81 - Reserves from profit and other reserves, in the current year in all respects except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 476, shall disclose the increase in balance of group of accounts 82 (except for account 823) - Revaluation reserves, in the current year in all respects except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 489, shall disclose the increase in balance of profit as at December 31 of the current year in all respects, except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 502, shall disclose the increase in balance of accounts of losses up to the level of capital as at December 31 of the current year in all respects, except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 515, shall disclose the increase in balance of account 128 - Own shares, in the current year in all respects except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 528, shall disclose the increase in balance of account 823 – Unrealized losses from securities held for sale in the current year in all respects except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 541, shall disclose an increase in the balance of positive cumulative differences in respect of currency conversion of foreign operations in all respects except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 554, shall disclose an increase in the balance of negative cumulative differences in respect of currency conversion of foreign operations in all respects except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 11, ADP code 567, shall disclose the total increase in balance of capital in the current year in all respects, except for increase in respect of adjustment of material errors and

changes in accounting policies.

Item under ordinal number 11, ADP code 580, shall disclose the increase in balance of account 842 - Losses in excess of capital, in the current year in all respects except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 412, shall disclose the decrease in balance of account 800 - Share capital, in the current year in all respects except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 425, shall disclose the decrease in balance of account 801 - Other capital (state-owned and other capital), in the current year in all respects, except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 438, shall disclose the decrease in balance of account 803 - Unpaid subscribed share capital, in the current year in all respects except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 451, shall disclose the decrease in balance of account 802 - Premium on issue of shares, in the current year in all respects except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 464, shall disclose the decrease in balance of group of accounts 81 - Reserves from profit and other reserves, in the current year in all respects except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 477, shall disclose the decrease in balance of group of accounts 82 (except for account 823) - Revaluation reserves, in the current year in all respects except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 490, shall disclose the decrease in balance of profit as at December 31 of the current year in all respects, except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 503, shall disclose the decrease in balance of accounts of losses up to the level of capital as at December 31 of the current year in all respects, except for

decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 516, shall disclose the decrease in balance of account 128 - Own shares, in the current year in all respects except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 529, shall disclose the decrease in balance of account 823 - Unrealized losses from securities held for sale, in the current year in all respects except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code, 542, shall disclose the decrease in balance of positive cumulative differences in respect of currency conversion of foreign operations in the current year in all respects except for increase in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 555, shall disclose the decrease in balance of negative cumulative differences in respect of currency conversion of foreign operations in the current year in all respects except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 568, shall disclose the total decrease in balance of capital in the current year in all respects except for the decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 12, ADP code 581, shall disclose the decrease in balance account 842 - Losses in excess of capital in the current year in all respects, except for decrease in respect of adjustment of material errors and changes in accounting policies.

Item under ordinal number 13, ADP code 413, shall disclose the balance of account 800 – Share capital, as at December 31 of the current year.

Item under ordinal number 13, ADP code 426, shall disclose the balance of account 801 - Other capital (state-owned and other), as at December 31 of the current year.

Item under ordinal number 13, ADP code 439, shall disclose the balance of account 803 - Unpaid subscribed share capital, as at December 31 of the current year.

Item under ordinal number 13, ADP code 452, shall disclose the balance of account 802 - Premium on issue of shares, as at December 31 of the current year.

Item under ordinal number 13, ADP code 465, shall disclose the balance of group of accounts 81 - Reserves from profit and other reserves, as at December 31 of the current year.

Item under ordinal number 13, ADP code 478, shall disclose the balance of group of accounts 82 (except for 823) - Revaluation reserves, as at December 31 of the current year.

Item under ordinal number 13, ADP code 491, shall disclose the balance of group of accounts 83 - Profit, as at December 31 of the current year.

Item under ordinal number 13, ADP code 504, shall disclose the balance of accounts of losses up to the level of capital (accounts 840 and 841) as at December 31 of the current year.

Item under ordinal number 13, ADP code 517, shall disclose the balance of account 128 - Own shares, as at December 31 of the current year.

Item under ordinal number 13, ADP code 530, shall disclose the balance of account 823 - Unrealized losses from securities held for sale, as at December 31 of the current year.

Item under ordinal number 13, ADP code 543, shall disclose the balance of positive cumulative differences in respect of currency conversion of foreign operations as at December 31 of the current year.

Item under ordinal number 13, ADP code 556, shall disclose the balance of negative cumulative differences in respect of currency conversion of foreign operations as at December 31 of the current year.

Item under ordinal number 13, ADP code 569, shall disclose the total balance of capital as at December 31 of the current year.

Item under ordinal number 13, ADP code 582 shall disclose the balance of account 842 - Losses in excess of capital, as at December 31 of the current year.

VI. CONTENT OF ITEMS IN THE *STATISTICAL ANNEX* FORM

## Article 20

Item under ADP code 617 shall disclose the average number of employees, in integer numbers, which shall be based on the balance as at end of each month of the business year.

Item under ADP codes 618 and 619 shall disclose the absolute number of ordinary and/or preference shares at year end.

Item under ADP codes 620 and 621 shall disclose the total nominal value of all ordinary and/or preference shares at year.

VII. MINIMUM CONTENT OF NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

## Article 21

Minimum content of notes to consolidated financial statements (IAS 1, paragraphs 103 through 126, and IFRS 7) shall comprise the following:

– statement of compliance with IFRS;
– summary of significant accounting policies applied;
– disclosure of hedge accounting applied;
– disclosure of fair values of financial instruments;
– supporting information for items on the face of Balance Sheet, Income Statement, Statement of Changes in Equity or Cash Flow Statement, in the order in which each consolidated financial statement and each line item is presented;
– information about the nature and extent of risks arising from financial instruments;
– other disclosures, including contingent liabilities and unrecognized contractual commitments, and non-financial disclosures;
– reasons for the bank's equity stake not ensuring control over the legal entity in which investment has been made;
– criteria for differentiating between investment real property and property used by the bank for commercial purposes and/or property held for sale in the regular course of operations;
– information on key assumptions concerning the future and other key sources for estimating uncertainty at the balance sheet date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the following financial year (details of their nature and carrying amounts as at balance sheet date);
– disclosure of key assumptions concerning future events that may affect provisioning;
– disclosure of significant assumptions applied in estimating fair values of financial assets and financial liabilities that are carried at fair value;
– disclosure of significant assumptions applied in estimating fair values of revalued items of property, plant and equipment;
– disclosure of information enabling consolidated financial statement

users to evaluate the bank's objectives, policies and processes for managing capital;
– the amount of dividends proposed or declared before the financial statements were authorized for issue but not recognized as a distribution to equity holders during the period, and the related dividend amount per share;
– the amount of any cumulative preference dividends not recognized;
– earnings of the management - members of board of directors and executive board;
– information on any shortfall of reserves from profit for estimated losses;
– any information not mentioned previously but significant for the presentation of the financial position of the bank.

## VIII.    TRANSITIONAL AND FINAL PROVISION

### Article 22

Banks shall convert balances of accounts as at December 31, 2007 to accounts prescribed by the Rules on the Chart of Accounts and Content of Accounts in the Chart of Accounts for Banks ("RS Official Gazette", Nos. 98/2007 and 57/2008) as balances as at December 31, 2007, which will be used as data from 2007 *(previous year)* at the time of preparing financial statements for 2008.

### Article 23

These Rules shall enter into force on the eight day of their publication in the "RS Official Gazette".

O. No. 40
August 4, 2008
B e l g r a d e

National bank of Serbia
G o v e r n o r

Radovan Jelašić

*Outsourced translation*

**Schedule 1**

| Completed by the Bank | | | |
|---|---|---|---|
| **Registration Number** *(MB)* | | **Activity Code** | **TIN** *(PIB)* |
| Completed by the Business Registers Agency | | | |

| 1  2  3 | 19 | 20 21 22 23 24 25 | 26 |
|---|---|---|---|
| **Type of Activity** | | | |
| **Name:** | | | |
| **Head Office:** | | | |

## BALANCE SHEET - consolidated

### As at

| Group of Accounts, Account | ITEM | ADP Code | | | Note Number | Current Year Amount | Previous Year Amount |
|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | | | 4 | 5 | 6 |
| 00, 05, 07 | ASSETS Cash and cash equivalents | 0 | 0 | 1 | | | |
| 01, 06 | Callable deposits and credits | 0 | 0 | 2 | | | |
| 02, 08 | Receivables related to interest, fees, sale, change in fair value of derivatives and other receivables | 0 | 0 | 3 | | | |
| 10,11,20,21 | Granted loans and deposits | 0 | 0 | 4 | | | |
| 12 (except for 128), 22 | Securities (excluding own shares) | 0 | 0 | 5 | | | |
| parts 13, 23 | Interests (stakes) in unrelated legal entities | 0 | 0 | 6 | | | |
| 16,26 | Other lending | 0 | 0 | 7 | | | |
| 33 | Intangible investment | 0 | 0 | 8 | | | |
| 34,35 | Fixed assets and investment property | 0 | 0 | 9 | | | |
| 36 | Fixed assets for sale and assets from discontinued operations | 0 | 1 | 0 | | | |
| 37 | Deferred tax assets | 0 | 1 | 1 | | | |
| 03,09,19, 29,30,38 | Other assets | 0 | 1 | 2 | | | |
| 842 | Losses in excess of capital | 0 | 1 | 3 | | | |
| parts 13, 23 | Interests (stakes) in equity of related legal entities at equity method | 0 | 1 | 4 | | | |
| | TOTAL ASSETS (from 001 to 014) | 0 | 1 | 5 | | | |

| Group of Accounts, Account | ITEM | ADP Code | | | Note Number | Current Year Amount | Previous Year Amount |
|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | | | 4 | 5 | 6 |
| 400,500 | LIABILITIES<br>Transaction deposits | 1 | 0 | 1 | | | |
| 401,402,403,404,405, 501,502,503,504,505 | Other deposits | 1 | 0 | 2 | | | |
| 406,407,408,409, 506,507,508,509 | Loans received | 1 | 0 | 3 | | | |
| 41,51 | Securities related liabilities | 1 | 0 | 4 | | | |
| 42,52 | Liabilities in respect of interest, fees and change in value of derivatives | 1 | 0 | 5 | | | |
| from 450 to 454 | Provisioning | 1 | 0 | 6 | | | |
| 456, 457 | Tax liabilities | 1 | 0 | 7 | | | |
| 434, 455 | Liabilities from profit | 1 | 0 | 8 | | | |
| 46 | Liabilities related to assets for sale and assets from discontinued operations | 1 | 0 | 9 | | | |
| 47 | Deferred tax liabilities | 1 | 1 | 0 | | | |
| 43 (except for 434), 44, 48, 49, 53, 58, 59 | Other liabilities | 1 | 1 | 1 | | | |
| | TOTAL LIABILITIES (from 101 to 111) | 1 | 1 | 2 | | | |
| 80, minus 128 | CAPITAL | 1 | 1 | 3 | | | |
| 81 | Reserves from profit | 1 | 1 | 4 | | | |
| 82 (except for 823) | Revaluation reserves | 1 | 1 | 5 | | | |
| 823 | Unrealized losses from securities held for sale | 1 | 1 | 6 | | | |
| 83 | Profit | 1 | 1 | 7 | | | |
| 84 (except for 842) | Glosses up to the level of capital | 1 | 1 | 8 | | | |
| | Positive cumulative currency translation differences in foreign operations | 1 | 1 | 9 | | | |
| | Negative cumulative currency translation differences in r foreign operations | 1 | 2 | 0 | | | |
| | TOTAL CAPITAL(from 113 to 115 - 116+117-118+119-120) | 1 | 2 | 1 | | | |
| | TOTAL LIABILITIES (112+121) | 1 | 2 | 2 | | | |
| | Interest of minority owners | 1 | 2 | 3 | | | |
| | OFF-BALANCE SHEET ITEMS (from 125 to 129) | 1 | 2 | 4 | | | |
| 90, and/or 95 | Activities in the name and for the account of third parties | 1 | 2 | 5 | | | |
| 91 (except for 911 and 916), and/or 96 (except for 961 and 966) | Assumed future liabilities | 1 | 2 | 6 | | | |
| 911,916,932 and/or 961, 966, 982 | Received guarantees for liabilities | 1 | 2 | 7 | | | |
| 92 and/or 97 | Derivatives | 1 | 2 | 8 | | | |

Legal representative of the Bank

| 93 (except for 932), and/or 98 (except for 982) | Other off-balance sheet items<br>_____ | 1 | 2 | 9 | | | |
|---|---|---|---|---|---|---|---|

In Person responsible for preparing the consolidated financial statement
on

Registration Number *(MB)* | Activity Code | TIN *(PIB)*

| **1** | **_3_** | **19** | | **20** | **21** | **22** | **23** | **24** | **25** | **26** |

**_2_**
Type of Activity

Name :
Head Office:

# INCOME STATEMENT - consolidated For the period
## from January 1 to December 31, 200*

(in RSD thousand)

| Group of Accoun t s, Accoun | ITEM | ADP Code | | | Note Number | Current Year | Previous Year |
|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | | | 4 | 5 | 6 |
| 70 | OPERATING INCOME AND EXPENSES Interest income | 2 | 0 | 1 | | | |
| 60 | Interest expenses | 2 | 0 | 2 | | | |
| | **Interest gains (201-202)** | 2 | 0 | 3 | | | |
| | **Interest losses (202-201)** | 2 | 0 | 4 | | | |
| 71 | Income from fees and commissions | 2 | 0 | 5 | | | |
| 61 | Expenses on fees and commissions | 2 | 0 | 6 | | | |
| | **Gains from fees and commissions (205-206)** | 2 | 0 | 7 | | | |
| | **Losses on fees and commissions (206-205)** | 2 | 0 | 8 | | | |
| 720-620 | Net gains from sale of securities at fair value through income statement | 2 | 0 | 9 | | | |
| 620-720 | Net losses on sale of securities at fair value through income statement | 2 | 1 | 0 | | | |
| 721-621 | Net gains from sale of securities held for sale | 2 | 1 | 1 | | | |
| 621-721 | Net losses from sale of securities held for sale | 2 | 1 | 2 | | | |
| 722-622 | Net gains from sale of securities held to maturity | 2 | 1 | 3 | | | |
| 622-722 | Net losses from sale of securities held to maturity | 2 | 1 | 4 | | | |
| 723-623 | Net gains from sale of interest (stake) | 2 | 1 | 5 | | | |
| 623-723 | Net losses from sale of interest (stake) | 2 | 1 | 6 | | | |
| 724-624 | Net gains from sale of other investment | 2 | 1 | 7 | | | |
| 624-724 | Net losses from sale of other investment | 2 | 1 | 8 | | | |
| 78-68 | Net exchange rate gains | 2 | 1 | 9 | | | |
| 68-78 | Net exchange rate losses | 2 | 2 | 0 | | | |
| 766 | Income from dividends and stakes | 2 | 2 | 1 | | | |
| 74, 76 (except for 766 and 769) | Other operating income | 2 | 2 | 2 | | | |
| 75 - 65 | Net income from indirect write-off of lending and | 2 | 2 | 3 | | | |

| | provisioning | | | | | | |
|---|---|---|---|---|---|---|---|
| 65 - 75 | Net expenses on indirect write-off of lending and provisioning | 2 | 2 | 4 | | | |
| 63 | Salaries, salary compensations and other personal expenses | 2 | 2 | 5 | | | |
| 642 | Depreciation expenses | 2 | 2 | 6 | | | |
| 64 (except for 642), 66 (except for 669) | Operating and other expenses | 2 | 2 | 7 | | | |
| 77 | Income from change in value of assets and liabilities | 2 | 2 | 8 | | | |
| 67 | Expenses from change in value of assets and liabilities | 2 | 2 | 9 | | | |
| | **PROFIT FROM REGULAR OPERATIONS (203-204+207-208+209-210+211 -212+213-214+215-216+217-218+219-220+221 +222+223-224-225-226-227+228-229)** | 2 | 3 | 0 | | | |
| | **LOSSES FROM REGULAR OPERATIONS (204-203+208-207+210-209+212-211 +214-213+216-215+218-217+220-219-221 -222+224-223+225+226+227-228+229)** | 2 | 3 | 1 | | | |
| 769 - 669 | NET PROFIT FROM DISCONTINUED OPERATIONS | 2 | 3 | 2 | | | |
| 669 - 769 | NET LOSSES FROM DISCONTINUED OPERATIONS | 2 | 3 | 3 | | | |
| | **RESULTS FOR THE PERIOD - PROFIT BEFORE TAX (230-231+232-233)** | 2 | 3 | 4 | | | |
| | **R RESULTS FOR THE PERIOD - LOSSES BEFORE TAX (231-230+233-232)** | 2 | 3 | 5 | | | |
| 850 | Profit tax | 2 | 3 | 6 | | | |
| 861 | Profit from created deferred tax assets and reduction of deferred tax liabilities | 2 | 3 | 7 | | | |
| 860 | Losses from reduction in deferred tax assets and creation of deferred tax liabilities | 2 | 3 | 8 | | | |
| | **PROFIT (234-235-236+237-238)** | 2 | 3 | 9 | | | |
| | **LOSSES (235-234+236+238-237)** | 2 | 4 | 0 | | | |
| | Net profit belonging to minority investors | 2 | 4 | 1 | | | |
| | Net profit belonging to owners of the parent legal entity | 2 | 4 | 2 | | | |
| | Net losses of minority investors | 2 | 4 | 3 | | | |
| | Net losses of owners of the parent legal entity | 2 | 4 | 4 | | | |
| | Earnings per share (in dinars without paras) | 2 | 4 | 5 | | | |
| | Basic earnings per share (in dinars without paras) | 2 | 4 | 6 | | | |
| | Diluted earnings per share (in dinars without paras) | 2 | 4 | 7 | | | |

In

on

Person responsible for preparing the consolidated financial statement

_____

Legal representative of the Bank

**Completed by the Bank**

| Registration Number *(MB)* | Activity Code | TIN *(PIB)* |
|---|---|---|

**Completed by the Business Registers Agency**

| 1 2 3 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
|---|---|---|---|---|---|---|---|

Type of Activity

Name:

Head Office:

## CASH FLOW STATEMENT - consolidated
**In the period from _____to _____**

(in **RSD** thousand)

| ITEM | ADP Code | | | Amount | |
|---|---|---|---|---|---|
| | | | | Current Year | Previous Year |
| 1 | 2 | | | 3 | 4 |
| A. CASH FLOWS FROM OPERATING ACTIVITIES I. Cash inflows from operating activities (from 302 to 305) | 3 | 0 | 1 | | |
| 1. Interest | 3 | 0 | 2 | | |
| 2. Fees | 3 | 0 | 3 | | |
| 3. Other operating income | 3 | 0 | 4 | | |
| 4. Dividends and profit sharing | 3 | 0 | 5 | | |
| II. Cash outflows from operating activities (from 307 to 311) | 3 | 0 | 6 | | |
| 5. Interest | 3 | 0 | 7 | | |
| 6. Fees | 3 | 0 | 8 | | |
| 7. Gross salaries, salary compensations and other personal expenses | 3 | 0 | 9 | | |
| 8. Taxes, contributions and other duties charged to income | 3 | 1 | 0 | | |
| 9. Other operating expenses | 3 | 1 | 1 | | |
| III. Net cash inflow from operating activities before increase or decrease in lending and deposits (301 minus 306) | 3 | 1 | 2 | | |
| IV. Net cash outflow from operating activities before increase or decrease in lending and deposits (306 minus 301) | 3 | 1 | 3 | | |
| V. Decrease in lending and increase in deposits received (from 315 to 317) | 3 | 1 | 4 | | |
| 10. Decrease in credits and lending to banks and clients | 3 | 1 | 5 | | |
| 11. Decrease in securities at fair value through income statement, tradable investment and short-term securities held to maturity | 3 | 1 | 6 | | |
| 12. Increase in deposits received from banks and clients | 3 | 1 | 7 | | |
| VI. Increase in lending and decrease in deposits received (from 319 to 321) | 3 | 1 | 8 | | |
| 13. Increase in credits and lending to banks and clients | 3 | 1 | 9 | | |
| 14. Increase in securities at fair value through income statement, tradable investment and short-term securities held to maturity | 3 | 2 | 0 | | |
| 15. Decrease in deposits from banks and clients | 3 | 2 | 1 | | |
| VII. Net cash inflow from operating activities before profit tax (312 minus 313 plus 314 minus 318 ) | 3 | 2 | 2 | | |
| VIII. Net cash outflow from operating activities before profit tax (313 plus 318 minus 312 minus 314) | 3 | 2 | 3 | | |
| 16. Profit tax paid | 3 | 2 | 4 | | |

| | | | | | |
|---|---|---|---|---|---|
| 17. Dividends paid | 3 | 2 | 5 | | |
| IX. Net cash inflow from operating activities (322 minus 323 minus 324 minus 325) | 3 | 2 | 6 | | |
| X. Net cash outflow from operating activities (323 minus 322 plus 324 plus 325) | 3 | 2 | 7 | | |
| B. CASH FLOWS FROM INVESTING ACTIVITIES I. Cash inflows from investing activities (from 329 to 333) | 3 | 2 | 8 | | |
| 1. Long-term investment in securities | 3 | 2 | 9 | | |
| 2. Sale of interest (stake) | 3 | 3 | 0 | | |
| 3. Sale of intangible investment and fixed assets | 3 | 3 | 1 | | |
| 4. Sale of investment property | 3 | 3 | 2 | | |
| 5. Other inflows from investing activities | 3 | 3 | 3 | | |
| II. Cash outflows from investing activities (from 335 to 339) | 3 | 3 | 4 | | |
| 6. Investment in long-term securities | 3 | 3 | 5 | | |
| 7. Purchase of interest (stake) | 3 | 3 | 6 | | |
| 8. Purchase of intangible investment and fixed assets | 3 | 3 | 7 | | |
| 9. Acquiring investment property | 3 | 3 | 8 | | |
| 10. Other outflows from investing activities | 3 | 3 | 9 | | |
| III. Net cash inflow from investing activities (328 minus 334) | 3 | 4 | 0 | | |
| IV. Net cash outflow from investing activities (334 minus 328) | 3 | 4 | 1 | | |
| C. CASH FLOWS FROM FINANCING ACTIVITIES I. Cash inflows from financing activities (from 343 to 348) | 3 | 4 | 2 | | |
| 1. Capital increase | 3 | 4 | 3 | | |
| 2. Subordinated liabilities, net | 3 | 4 | 4 | | |
| 3. Credits received, net | 3 | 4 | 5 | | |
| 4. Securities, net | 3 | 4 | 6 | | |
| 5. Sale of own shares | 3 | 4 | 7 | | |
| 6. Other inflows from financing activities | 3 | 4 | 8 | | |
| II. Cash outflows from financing activities (from 350 to 354) | 3 | 4 | 9 | | |
| 7. Purchase of own shares | 3 | 5 | 0 | | |
| 8. Subordinated liabilities, net | 3 | 5 | 1 | | |
| 9. Credits received, net | 3 | 5 | 2 | | |
| 10. Securities, net | 3 | 5 | 3 | | |
| 11. Other outflows from financing activities | 3 | 5 | 4 | | |
| III. Net cash inflow from financing activities (342 minus 349) | 3 | 5 | 5 | | |
| IV. Net cash outflow from financing activities (349 minus 342) | 3 | 5 | 6 | | |
| D. TOTAL NET INFLOW OF CASH (301 plus 314 plus 328 plus 342) | 3 | 5 | 7 | | |
| E. TOTAL NET OUTFLOW OF CASH (306 plus 318 plus 324 plus 325 plus 334 plus 349) | 3 | 5 | 8 | | |
| F. NET INCREASE IN CASH (357 minus 358) | 3 | 5 | 9 | | |
| G. NET DECREASE IN CASH (358 minus 357) | 3 | 6 | 0 | | |
| H. CASH AT THE BEGINNING OF THE YEAR (Note: _____ ) (361, col. 3 = 001, col. 6) | 3 | 6 | 1 | | |
| I. EXCHANGE RATE GAINS | 3 | 6 | 2 | | |
| J. EXCHANGE RATE LOSSES | 3 | 6 | 3 | | |
| K. CASH AT END-PERIOD (Note:     ) 359 minus 360 plus 361 plus 362 minus 363) (364, col. 3 = 001, col. 5 and 364, col. 4 = 001, col. 6) (364, col. 4 = 361, col. 3) | 3 | 6 | 4 | | |

In.
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Person responsible for preparing the consolidated
financial statement
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Legal representative of the Bank

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

Registration Number (MB)　　　　　Activity Code　　　　　TIN *(PIB)*

Completed by the Business Registers Agency

| 1 | 2 | 3 | | 19 | | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|

Type of Activity

Name of the Bank:

Head Office:

## STATEMENT OF CHANGES IN EQUITY - consolidated

**Schedule 4**

In the period from _____ to _____ 20___　　　(in RSD thousand)

| No. | DESCRIPTION | ADP | Share Capital (acc. 800) | ADP | Other Capital (acc. 801) | ADP | Unpaid Subscribed Share Capital (acc. 803) | ADP | Premium on Issue of Shares (acc. 802) | ADP | Reserves from Profit and Other Reserves (group of accounts 81) | ADP | Revaluation Reserves (group of accounts 82, except for acc. 823) | ADP | Profit (group of accounts 83) | ADP | Losses up to the Level of Capital (acc. 840, 841) | ADP | Own Shares (acc. 128) | ADP | Unrealized Losses from Securities Available for Sale (acc. 823) | ADP | Effects of Cumulative Currency Translation Differences in Foreign Operations | ADP | Total (columns 2+3-4+5+6+7+ 8-9-10-11+12) | ADP | Losses in Excess of Capital (acc. 842) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 | | 2 | | 3 | | 4 | | 5 | | 7 | | 7 | | 8 | | 9 | | 10 | | 11 | | 12 | | 13 | | 14 |
| 1. | Balance as at January 1 of the previous year | 401 | | 414 | | 427 | | 440 | | 453 | | 466 | | 479 | | 492 | | 505 | | 518 | | 531 | | 544 | | 557 | |
| 2. | Adjustment of material errors and changes in accounting policies in the previous year - increase | 402 | | 415 | | 428 | | 441 | | 454 | | 467 | | 480 | | 493 | | 506 | | 519 | | 532 | | 545 | | 558 | |
| 3. | Adjustment of material errors and changes in accounting policies in the previous year - decrease | 403 | | 416 | | 429 | | 442 | | 455 | | 468 | | 481 | | 494 | | 507 | | 520 | | 533 | | 546 | | 559 | |
| 4. | Adjusted opening balance as at January 1 of the previous year (nos. 1+2-3) | 404 | | 417 | | 430 | | 443 | | 456 | | 469 | | 482 | | 495 | | 508 | | 521 | | 534 | | 547 | | 560 | |
| 5. | Total increase in the previous year | 405 | | 418 | | 431 | | 444 | | 457 | | 470 | | 483 | | 496 | | 509 | | 522 | | 535 | | 548 | | 561 | |
| 6. | Total decrease in the previous year | 406 | | 419 | | 432 | | 445 | | 458 | | 471 | | 484 | | 497 | | 510 | | 523 | | 536 | | 549 | | 562 | |
| 7. | Balance as at December 31 of the previous year ____ (nos. 4+5-6) | 407 | | 420 | | 433 | | 446 | | 459 | | 472 | | 485 | | 498 | | 511 | | 524 | | 537 | | 550 | | 563 | |
| 8. | Adjustment of material errors and changes in accounting policies in the current year - increase | 408 | | 421 | | 434 | | 447 | | 460 | | 473 | | 486 | | 499 | | 512 | | 525 | | 538 | | 551 | | 564 | |
| 9. | Adjustment of material errors and changes in accounting policies in the current year - decrease | 409 | | 422 | | 435 | | 448 | | 461 | | 474 | | 487 | | 500 | | 513 | | 526 | | 539 | | 552 | | 565 | |
| 10. | Adjusted opening balance as at January 1 of the current year (nos. 7+8-9) | 410 | | 423 | | 436 | | 449 | | 462 | | 475 | | 488 | | 501 | | 514 | | 527 | | 540 | | 553 | | 566 | |
| 11. | Total increase in the current year | 411 | | 424 | | 437 | | 450 | | 463 | | 476 | | 489 | | 502 | | 515 | | 528 | | 541 | | 554 | | 567 | |
| 12. | Total decrease in the current year | 412 | | 425 | | 438 | | 451 | | 464 | | 477 | | 490 | | 503 | | 516 | | 529 | | 542 | | 555 | | 568 | |
| 13. | Balance as at December 31 of the current year (nos. 10+11-12) | 413 | | 426 | | 439 | | 452 | | 465 | | 478 | | 491 | | 504 | | 517 | | 530 | | 543 | | 556 | | 569 | |

In _____　　　　Person responsible for preparing the consolidated financial statement　　　　Legal representative of the Bank

on _____ 200__

_____　　　　　　　_____

| Completed by the Bank | | | |
|---|---|---|---|
| Registration Number *(MB)* | Activity Code | | TIN *(PIB)* |
| Completed by the Business Registers Agency | | | |

| 1 | 2 | 3 Type of Activity | 19 | 20 21 22 23 24 25 | 26 |
|---|---|---|---|---|---|

Name:

Head Office

# STATISTICAL ANNEX - Consolidated
## for year 20 _____

(in RSD thousand)

| Group of Accounts, Account | I T E M | ADP Code | Current Year | Previous year |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 630 | Salary expenses | 601 | | |
| 631 | Salary compensation expenses | 602 | | |
| 632 | Expenses for tax on salaries and salary compensations | 603 | | |
| 633 | Expenses for contributions on salaries and salary compensations | 604 | | |
| 634 | Expenses for fees for temporary and occasional work | 605 | | |
| 635 | Other personal expenses | 606 | | |
| 642 | Depreciation expenses | 607 | | |
| part 643 | Insurance premium expenses | 608 | | |
| part 643 | Compensation of costs to employees | 609 | | |
| part 641 | Rental expenses | 610 | | |
| 644 | Tax expenses | 611 | | |
| 645 | Contribution expenses | 612 | | |
| part 746 | Rental income | 613 | | |
| 68 | Exchange rate losses | 614 | | |
| 78 | Exchange rate gains | 615 | | |
| 30 | Inventories | 616 | | |
| | Average number of employees based on the balance at the end of each month of the business year (integer) | 617 | | |
| | Number of ordinary shares | 618 | | |
| | Number of preference shares | 619 | | |
| | Nominal value of ordinary shares | 620 | | |
| | Nominal value if preference shares | 621 | | |

In.
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Person responsible for preparing the consolidated financial statement

Legal representative of the Bank

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