

To be filled in by bank or other financial institution																
Registration number						Activity code				Tax ID number						
To be filled in by the National Bank of Serbia																
1	2	3				19				20	21	22	23	24	25	26
Type of activity																
Name :																
Head office:																

BALANCE SHEET

as at _____

(in RSD thousand)

Account group, account	ITEM	ADP code	Note number	Amount from the current year			Amount from the prior year
				Gross	Value adjustment	Net	
1	2	3	4	5	6	7	8
00	ASSETS Cash and cash equivalents	0 0 1					
01	Deposits with the central bank and securities refinable with the central bank	0 0 2					
11, 16, 22, 27	Receivables in respect of interest and fees	0 0 3					
10, 12, 13, 15, 17, 18,	Lending to domestic banks	0 0 4					
20, 21, 23, 24, 25, 26, 28, 29	Lending to clients	0 0 5					
30	Securities and other tradable instruments	0 0 6					
31	Investments in securities held to maturity	0 0 7					
32	Share in capital and other securities available for sale	0 0 8					
	Share in capital of related legal entities disclosed according to the equity method (only in the consolidated balance sheet)	0 0 9					
378	Fixed assets intended for sale and assets from discontinued operations	0 1 0					
391	Rebate on profit tax	0 1 1					
333	Goodwill	0 1 2					
33, except 333	Intangible investments	0 1 3					
345	Investment property	0 1 4					
34, except 345	Fixed assets	0 1 5					
37, 38, except 378	Accruals, prepayments, other assets	0 1 6					
390	Deferred tax assets	0 1 7					
820	Losses in excess of capital	0 1 8					
	TOTAL ASSETS (from 001 to 018)	0 1 9					

Account group, account	ITEM	ADP code	Note number	Amount from the current year	Amount from the prior year
1	2	3	4	5	6
	LIABILITIES				
40, 41, 43, 45, 46, 48	Liabilities to domestic banks	1 0 1			
50, 51, from 521 to 524, 53, 54, 55, from 561 to 564, 57	Liabilities to clients	1 0 2			
42, 47, from 525 to 529, from 565 to 569	Liabilities in respect of interest and fees	1 0 3			
580, 581	Liabilities in respect of securities	1 0 4			
582	Liabilities from profit	1 0 5			
891	Liabilities in respect of current tax on profit	1 0 6			
807	Liabilities in respect of fixed assets intended for sale and assets from discontinued operations	1 0 7			
from 583 to 589	Other operating obligations	1 0 8			
800, 801, 803	Provisioning	1 0 9			
59, 806, 809	Accruals, deferred income, other liabilities	1 1 0			
890	Deferred tax liabilities	1 1 1			
	TOTAL LIABILITIES (from 101 to 111)	1 1 2			
	CAPITAL				
810, 811, 812, 819, less 35	Equity and other capital	1 1 3			
813, 814	Reserves	1 1 4			
817, 818, less 815 and 816	Accumulated gains	1 1 5			
815, 816, less 817 and 818	Accumulated losses	1 1 6			
	Cumulative exchange rate gains (only in the consolidated balance sheet)	1 1 7			
	Cumulative exchange rate losses (only in the consolidated balance sheet)	1 1 8			
	TOTAL CAPITAL (113+114+115- 116+117-118)	1 1 9			
	Participating interest of minority shareholders (only in the consolidated balance sheet)	1 2 0			
	TOTAL LIABILITIES (112+119)	1 2 1			
	OFF-BALANCE SHEET ITEMS (from 123 to 125)	1 2 2			
90	Activities in the name and for the account of third parties	1 2 3			
91, 92, 93	Guaranties, warranties, property provided as collateral and irrevocable liabilities	1 2 4			
94	Other off-balance sheet items	1 2 5			

In _____,
on _____

Person responsible for financial statement
preparation

Legal representative of the Bank

To be filled in by bank or other financial institution													
Registration number			Activity code				Tax ID number						
To be filled in by the National Bank of Serbia													
1	2	3	19				20	21	22	23	24	25	26
Type of activity													
Name:													
Head office:													

INCOME STATEMENT
from _____ to _____

(in RSD thousand)

Account group, account	ITEM	ADP code	Note number	Current year	Prior year
1	2	3	4	5	6
	OPERATING INCOME AND EXPENSES				
70	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			
722, less 620	Net gains from sale of securities and investments	2 0 9			
620, less 722	Net losses on sale of securities and investments	2 1 0			
721, less 621	Net exchange rate gains	2 1 1			
621, less 721	Net exchange rate losses	2 1 2			
	Net income from investment in related legal entities according to the equity method (only in the consolidated balance sheet)	2 1 3			
	Net expenses on investment in related legal entities according to the equity method (only in the consolidated balance sheet)	2 1 4			
720	Income from dividends and investments	2 1 5			
73 and from 760 to 766	Other operating income	2 1 6			
65	Provisioning and expenses on indirect write-offs of investments	2 1 7			
63, 64, from 660 to 666	Other operating expenses	2 1 8			
77	Income from change in the value of assets and liabilities	2 1 9			
67	Expenses on change in the value of assets and liabilities	2 2 0			
	PROFIT FROM REGULAR OPERATIONS (203-204+207-208+209-210+211-212+213-214+215+216-217-218+219-220)	2 2 1			
	LOSSES FROM REGULAR OPERATIONS (204-203+208-207+210-209+212-211+214-213-215-216+217+218-219+220)	2 2 2			
769-669	PROFIT FROM DISCONTINUED OPERATIONS	2 2 3			

669-769	LOSSES FROM DISCONTINUED OPERATIONS	2	2	4			
	PROFIT BEFORE TAX (221-222+223-224)	2	2	5			
	LOSSES BEFORE TAX (222-221+224-223)	2	2	6			
847	Tax on profit	2	2	7			
831	Profit from created deferred tax assets and reduction in deferred tax liabilities	2	2	8			
830	Losses on reduction in deferred tax assets and creation of deferred tax liabilities	2	2	9			
	PROFIT (225-226-227+228-229)	2	3	0			
	LOSSES (226-225+227-228+229)	2	3	1			
	NET PROFIT ATTRIBUTABLE TO MINORITY SHAREHOLDERS (only in the consolidated balance sheet)	2	3	2			
	NET PROFIT ATTRIBUTABLE TO OWNERS OF THE PARENT LEGAL ENTITY (only in the consolidated balance sheet)	2	3	3			
	EARNINGS PER SHARE	2	3	4			
	Basic earnings per share	2	3	5			
	Diluted earnings per share	2	3	6			

In _____, Person responsible for financial statement preparation
on _____

Legal representative of the Bank

To be filled in by bank or other financial organization														
Registration number				Activity code				TAX ID number						
To be filled in by the National Bank of Serbia														
1	2	3			19			20	21	22	23	24	25	26
Type of activity														
Name:														
Head office:														

CASH FLOW STATEMENT
from _____ to _____

(in RSD thousand)

ITEM	ADP code			Amount	
				Current year	Prior 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 share	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 earnings, compensation of earnings 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 operating cash inflow before increase or decrease in investment and deposits (301 minus 306)	3	1	2		
IV. Net operating cash outflow before increase or decrease in investment and deposits (306 minus 301)	3	1	3		
V. Decrease in lending and increase in deposits received (from 315 to 319)	3	1	4		
10. Decrease in credit and lending to banks and other financial organizations	3	1	5		
11. Decrease in credit and lending by clients	3	1	6		
12. Decrease in stock of securities and other tradable investments and short-term securities held to maturity	3	1	7		
13. Increase in deposits from banks and other financial organizations	3	1	8		
14. Increase in deposits from clients	3	1	9		
VI. Increase in lending and decrease in deposits received (from 321 to 325)	3	2	0		
15. Increase in credit and lending to banks and other financial organizations	3	2	1		
16. Increase in credit and lending by clients	3	2	2		
17. Increase in stock of securities and other tradable investment and short-term securities held to maturity	3	2	3		
18. Decrease in deposits from banks and other financial organizations	3	2	4		
19. Decrease in deposits from clients	3	2	5		
VII. Net operating cash inflow before profit tax (312 minus 313 plus 314 minus 320)	3	2	6		
VIII. Net operating cash outflow before profit tax (313 plus 320 minus 312 minus 314)	3	2	7		

20. Profit tax paid	3	2	8		
21. Dividends paid	3	2	9		
IX. Net operating cash inflow (326 minus 327 minus 328 minus 329)	3	3	0		
X. Net operating cash outflow (327 plus 328 plus 329 minus 326)	3	3	1		
B. CASH FLOWS FROM INVESTING ACTIVITIES	3	3	2		
I. Cash inflows from investing activities (from 333 to 335)					
1. Long-term investment in securities	3	3	3		
2. Sale of interest and stake in equity	3	3	4		
3. Sale of intangible investments and fixed assets	3	3	5		
II. Cash outflows from investing activities (from 337 to 339)	3	3	6		
4. Investment in long-term securities	3	3	7		
5. Purchase of interest and stake in equity	3	3	8		
6. Purchase of intangible investments and fixed assets	3	3	9		
III. Net cash inflow from investing activities (332 minus 336)	3	4	0		
IV. Net cash outflow from investing activities (336 minus 332)	3	4	1		
C. CASH FLOWS FROM FINANCING ACTIVITIES	3	4	2		
I. Cash inflows from financing activities (from 343 to 346)					
1. Capital increase	3	4	3		
2. Long-term credit and subordinated liabilities	3	4	4		
3. Short-term credit disbursements, net	3	4	5		
4. Securities, net	3	4	6		
II. Cash outflows from financing activities (from 348 to 351)	3	4	7		
5. Repurchase of own shares	3	4	8		
6. Repayment of long-term credit and subordinated liabilities	3	4	9		
7. Short-term credit disbursements, net	3	5	0		
8. Securities, net	3	5	1		
III. Net cash inflow from financing activities (342 minus 347)	3	5	2		
IV. Net cash outflow from financing activities (347 minus 342)	3	5	3		
D. TOTAL NET INFLOW OF CASH (301 plus 314 plus 332 plus 342)	3	5	4		
E. TOTAL NET OUTFLOW OF CASH (306 plus 320 plus 328 plus 329 plus 336 plus 347)	3	5	5		
F. NET INCREASE IN CASH (354 minus 355)	3	5	6		
G. NET DECREASE IN CASH (355 minus 354)	3	5	7		
H. CASH AT THE BEGINNING OF THE YEAR (Note: _____) (358, col. 3 = 001, col. 8)	3	5	8		
3. EXCHANGE RATE GAINS	3	5	9		
I. EXCHANGE RATE LOSSES	3	6	0		
J. CASH AT END-PERIOD (Note: _____) 356 minus 357 plus 358 plus 359 minus 360 (361, col. 3 = 001, col. 7 and 361, col. 4 = 001, col. 8) (361, col. 4 = 358, col. 3)	3	6	1		

In _____, Person responsible for financial statement preparation Legal representative of the Bank
on _____

To be filled in by bank or other financial organization																																
Registration number						Activity code						Tax ID number																				
To be filled in by the National Bank of Serbia																																
1			2			3			19			20			21			22			23			24			25			26		
Type of activity																																
Name of a bank of other financial organization:																																
Head office:																																

STATEMENT OF CHANGES IN EQUITY

from _____ to - _____ 20

(in RSD thousand)

No	DESCRIPTION	Share capital (acc. 810,811)		Other capital (acc. 819)		Unpaid subscribed capital (acc. 350)		Premium on issue of shares (acc. 812)		Reserves (acc. 814)		Revaluati on reserves (acc. 813)		Retained earnings (acc. 817, 818)		Losses up to the level of capital (pH 815, 816)		Own shares (acc. 355)		Total (col. 2+3-4+5+6+7+8-9-10)		Losses in excess of capital (acc. 820)	
		ADP		ADP		ADP		ADP		ADP		ADP		ADP		ADP		ADP		ADP		ADP	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
1.	Balance as at 1 January of the prior year	401		414		427		440		453		466		479		492		505		518		531	
2.	Adjustment for material errors and changes in accounting policies in the prior year – increase	402		415		428		441		454		467		480		493		506		519		532	
3.	Adjustment for material errors and changes in accounting policies in the prior year – decrease	403		416		429		442		455		468		481		494		507		520		533	
4.	Adjusted opening balance as at 1 January of the prior year (no. 1+2-3)	404		417		430		443		456		469		482		495		508		521		534	
5.	Total decrease in the prior year	405		418		431		444		457		470		483		496		509		522		535	
6.	Total decrease in the prior year	406		419		432		445		458		471		484		497		510		523		536	
7.	Balance as at 31 December of the prior year (no. 4+5-6)	407		420		433		446		459		472		485		498		511		524		537	
8.	Adjustment for material errors and changes in accounting policies in the current year – increase	408		421		434		447		460		473		486		499		512		525		538	
9.	Adjustment for material errors and changes in accounting policies in the current year – decrease	409		422		435		448		461		474		487		500		513		526		539	
10.	Adjusted opening balance as at 1 January of the current year (no. 7+8-9)	410		423		436		449		462		475		488		501		514		527		540	
11.	Total increase in the current year	411		424		437		450		463		476		489		502		515		528		541	
12.	Total decrease in the current year	412		425		438		451		464		477		490		503		516		529		542	
13.	Balance as at 31 December of the current year (no. 10+11-12)	413		426		439		452		465		478		491		504		517		530		543	

In _____
on _____ 200 _____

Person responsible for financial statement preparation

Legal representative of the Bank

To be filled in by bank or other financial organization																		
Registration number					Activity code					Tax ID number								
To be filled in by the National Bank of Serbia																		
1	2	3				19						20	21	22	23	24	25	26
Type of activity																		
Name:																		
Head office:																		

STATISTICAL ANNEX
for the year 20 ____

(in RSD thousand)

Account group, account	ITEM	ADP code	Current year	Prior year
1	2	3	4	5
from 000 to 002 and 008	Cash and cash equivalents in dinars (balance at year-end)	601		
from 10 to 13 and from 20 to 24	Credit and lending to banks and clients in dinars (debit balance at year-end)	602		
from 10 to 13 and from 20 to 24	Credit and lending to banks and clients in dinars (credit balance at year-end)	603		
10, 11, 13, 15, 16 and 18	Short-term credit and lending to banks (balance at year-end)	604		
10, 15, 20, 21, 25 and 26	Revocable and short-term credit and lending to banks and clients (balance at year-end)	605		
12, 17, 23 and 28	Long-term credit and lending to banks and clients (balance at year-end)	606		
375 part	Value added tax	607		
from 400 to 403	Dinar demand deposits from banks (balance at year-end)	608		
from 410 to 413	Dinar short-term deposits from banks (balance at year-end)	609		
from 430 to 432	Dinar long-term deposits from banks (balance at year-end)	610		
from 430 to 436	Dinar long-term deposits and credits from banks (balance at year-end)	611		
from 450 to 453	Foreign currency demand deposits from banks (balance at year-end)	612		

from 460 to 463	Foreign currency short-term deposits from banks (balance at year-end)	613		
from 480 to 482	Foreign currency long-term deposits from banks (balance at year-end)	614		
from 480 to 486	Foreign currency long-term deposits and credits from banks (balance at year-end)	615		
50	Dinar demand deposits from clients (balance at year-end)	616		
51	Dinar short-term deposits from clients (balance at year-end)	617		
from 530 to 534	Dinar long-term deposits from clients (balance at year-end)	618		
from 530 to 538	Dinar long-term deposits and credits from clients (balance at year-end)	619		
54	Foreign currency demand deposits from clients (balance at year-end)	620		
55	Foreign currency short-term deposits from clients (balance at year-end)	621		
from 570 to 574	Foreign currency long-term deposits from clients (balance at year-end)	622		
from 570 to 578	Foreign currency long-term deposits and credits from clients (balance at year-end)	623		
583 and 584	Liabilities in respect of net earnings and compensation of earnings (claims)	624		
585 part	Liabilities in respect of tax on earnings and compensation of earnings to be borne by employee (claims)	625		
585 part	Liabilities in respect of value added tax	626		
585 part	Liabilities in respect of turnover and excise tax	627		
585 part	Liabilities in respect of contributions from earnings and compensation of earnings to be borne by employees (claims)	628		
585 part	Liabilities in respect of taxes and customs duties	629		
59	Accruals and deferred income (balance at year-end)	630		
60	Interest expenses	631		
600	Interest expenses of subsidiary and related banks	632		
from 601 to 607	Interest expenses arising from relations with other legal and natural persons	633		
610 and 611	Costs of payment transactions	634		

632 and 633	Costs of taxes and contributions for earnings borne by the employer	635		
640 part	Costs of material	636		
640 part	Costs of fuel and energy	637		
641	Costs of production services	638		
642	Amortization costs	639		
643 part	Costs of non-production services	640		
643 part	Costs of representation	641		
643 part	Costs of insurance premiums	642		
643 part	Costs of membership fees	643		
644	Costs of taxes	644		
645	Costs of contributions	645		
646	Other non-material costs	646		
70	Interest income	647		
700	Interest income from subsidiary and related banks	648		
from 701 to 707	Interest income arising from relations with other legal and natural persons	649		
735 part	Income from premiums, subsidies, etc.	650		
	Average number of employees calculated on the basis of the number of employees as at the end of the month (integer)	651		
	Number of ordinary shares	652		
	Number of preferred shares	653		
	Nominal value of ordinary shares	654		
	Nominal value of preferred shares	655		

In _____,
on _____

Person responsible for financial statement

Legal representative of the
Bank
