

## Schedule 1

<b>Completed by bank</b>																												
Registration number												Activity code						TIN										
<b>Completed by the Business Registers Agency</b>																												
1			2			3			19						20		21		22		23		24		25		26	
<b>Type of activity</b>																												
<b>Name:</b>																												
<b>Head office:</b>																												

### BALANCE SHEET

as at \_\_\_\_\_

(in RSD thousand)

Group of accounts, account	ITEM	ADP code			Note number	Current year amount	Prior year amount
1	2	3	4	5	6	7	
	<b>ASSETS</b>						
00, 05,07	Cash and cash equivalents	0	0	1			
01,06	Callable deposits and credits	0	0	2			
02,08	Interest, fees and commission receivables, change in fair value of derivatives and other receivables	0	0	3			
10,11,20,21	Loans, advances and deposits	0	0	4			
12 (except for 128), 22	Securities (excluding own shares)	0	0	5			
13, 23	Equity investments	0	0	6			
16,26	Other lending	0	0	7			
33	Intangible assets	0	0	8			
34,35	Property, plant and equipment and investment property	0	0	9			
36	Non-current assets held for sale and 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			
	<b>TOTAL ASSETS (from 001 to 013)</b>	0	1	4			

Group of accounts, account	ITEM	ADP code	Note number	Current year amount	Prior year amount
1	2	3	4	5	6
400,500	LIABILITIES 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	Borrowings	1 0 3			
41,51	Liabilities arising from securities	1 0 4			
42,52	Interest, fees and commissions payable and change in fair value of derivatives	1 0 5			
from 450 to 454	Provisions	1 0 6			
456, 457	Tax liabilities	1 0 7			
434, 455	Liabilities from profit	1 0 8			
46	Liabilities arising from non-current assets held for sale and 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 (except for 803), minus 128	CAPITAL Equity	1 1 3			
81	Reserves from profit	1 1 4			
82 (except for 823)	Revaluation reserves	1 1 5			
823	Unrealized losses on securities available for sale	1 1 6			
83	Profit	1 1 7			
84 (except for 842)	Losses up to the level of capital	1 1 8			
	TOTAL CAPITAL (from 113 to 115+117- 116-118)	1 1 9			
	TOTAL LIABILITIES (112+119)	1 2 0			
	OFF-BALANCE SHEET ITEMS (from 122 to 126)	1 2 1			
90, and/or 95	Funds managed on behalf of third parties	1 2 2			
91 (except for 911 and 916), and/or 96 (except for 961 and 966)	Assumed future liabilities	1 2 3			
911,916,932, and/or 961,966,982	Guarantees, sureties and collaterals received	1 2 4			
92, and/or 97	Derivatives	1 2 5			
93 (except for 932), and/or 98 (except for 982)	Other off-balance sheet items	1 2 6			

In \_\_\_\_\_,  
on \_\_\_\_\_

Person responsible for preparing the financial  
statement

Legal representative of the bank

\_\_\_\_\_

\_\_\_\_\_

## Schedule 2

Completed by bank																													
Registration number							Activity code							TIN															
Completed by the Business Registers Agency																													
1	2	3																				19	20	21	22	23	24	25	26
Type of activity																													
Name:																													
Head office:																													

### INCOME STATEMENT from 1 January to 31 December 200x

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Note number	Current year	Prior year
1	2	3	4	5	6
	<b>OPERATING INCOME AND EXPENSES</b>				
70	Interest income	2 0 1			
60	Interest expenses	2 0 2			
	<b>Interest gains (201-202)</b>	2 0 3			
	<b>Interest losses (202-201)</b>	2 0 4			
71	Income from fees and commissions	2 0 5			
61	Expenses on fees and commissions	2 0 6			
	<b>Gains from fees and commissions (205-206)</b>	2 0 7			
	<b>Losses on fees and commissions (206-205)</b>	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 available for sale	2 1 1			
621-721	Net losses on sale of securities available for sale	2 1 2			
722-622	Net gains from sale of securities held to maturity	2 1 3			
622-722	Net losses on 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 on sale of interest (stake)	2 1 6			
724-624	Net gains from sale of other investment	2 1 7			
624-724	Net losses on 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 other than 766 and	Other operating income	2 2 2			

769						
75 - 65	Net income from indirect write-off of lending and provisioning	2	2	3		
65 - 75	Net expenses on indirect write-off of lending and provisioning	2	2	4		
63	Wages, compensations of wages and other personal expenses	2	2	5		
642	Depreciation expenses	2	2	6		
64, (other than 642), 66 (other than 669)	Operating and other expenses	2	2	7		
77	Income from change in value of assets and liabilities	2	2	8		
67	Expenses on change in value of assets and liabilities	2	2	9		
	<b>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)</b>	2	3	0		
	<b>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)</b>	2	3	1		
769 - 669	NET PROFIT FROM DISCONTINUED OPERATIONS	2	3	2		
669 - 769	NET LOSSES FROM DISCONTINUED OPERATIONS	2	3	3		
	<b>RESULT FOR THE PERIOD – PROFIT BEFORE TAX (230-231+232-233)</b>	2	3	4		
	<b>RESULT FOR THE PERIOD – LOSSES BEFORE TAX (231-230+233-232)</b>	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	Loss from reduction in deferred tax assets and creation of deferred tax liabilities	2	3	8		
	<b>PROFIT (234-235-236+237-238)</b>	2	3	9		
	<b>LOSSES (235-234+236+238-237)</b>	2	4	0		
	Earnings per share (in dinars, without paras)	2	4	1		
	Basic earnings per share (in dinars, without paras)	2	4	2		
	Diluted earnings per share (in dinars, without paras)	2	4	3		

In \_\_\_\_\_,  
on \_\_\_\_\_

Person responsible for preparing  
the financial statement

Legal representative of the bank

## Schedule 3

Completed by bank																					
<b>Registration number</b>							<b>Activity code</b>				<b>TIN</b>										
Completed by the Business Registers Agency																					
1	2	3						19							20	21	22	23	24	25	26
<b>Type of activity:</b>																					
<b>Bank name:</b>																					
<b>Head office:</b>																					

### CASH FLOW STATEMENT

from \_\_\_\_\_ to \_\_\_\_\_

(in RSD thousand)

ITEM	ADP code			Amount	
				Current year	Prior year
1	2			3	4
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>					
<b>I. Cash inflow from operating activities (302–305)</b>	3	0	1		
1. Inflow from interest	3	0	2		
2. Inflow from fees and commissions	3	0	3		
3. Inflow from other operating income	3	0	4		
4. Inflow from dividends and share in profit	3	0	5		
<b>II. Cash outflow from operating activities (307–311)</b>	3	0	6		
5. Outflow from interest	3	0	7		
6. Outflow from fees and commissions	3	0	8		
7. Outflow from gross salaries, benefits and other personal expenses	3	0	9		
8. Outflow from taxes, contributions and other duties charged to income	3	1	0		
9. Outflow from other operating expenses	3	1	1		
III. Net cash inflow from operating activities before increase or decrease in placements and deposits (301 minus 306)	3	1	2		
IV. Net cash outflow from operating activities before increase or decrease in placements and deposits (306 minus 301)	3	1	3		
<b>V. Decrease in placements, and increase in deposits taken (315–317)</b>	3	1	4		
10. Decrease in loans and placements with banks and customers	3	1	5		
11. Decrease in securities at fair value through income statement, tradeable investment and short-term securities held to maturity	3	1	6		
12. Increase in deposits with banks and customers	3	1	7		
<b>VI. Increase in placements, and decrease in deposits taken (319–321)</b>	3	1	8		
13. Increase in loans and placements with banks and customers	3	1	9		
14. Increase in securities at fair value through income statement, tradeable investment and short-term securities held to maturity	3	2	0		
15. Decrease in deposits with banks and customers	3	2	1		
<b>VII. Net cash inflow from operating activities before profit tax (312 minus 313 plus 314 minus 318 )</b>	3	2	2		
<b>VIII. Net cash outflow from operating activities before profit tax (313 plus 318 minus 312 minus 314)</b>	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>B. CASH FLOW FROM INVESTING ACTIVITIES</b>					
<b>I. Cash inflow from investing activities (329–333)</b>	3	2	8		
1. Inflow from investment in long-term securities	3	2	9		
2. Inflow from sale of share	3	3	0		
3. Inflow from sale of intangible assets and fixed assets	3	3	1		
4. Inflow from sale of investment real estate	3	3	2		
5. Other inflow from investing activities	3	3	3		
<b>II. Cash outflow from investing activities (335–339)</b>	3	3	4		
6. Outflow for investment in long-term securities	3	3	5		
7. Outflow for purchase of share	3	3	6		
8. Outflow for purchase of intangible assets and fixed assets	3	3	7		
9. Outflow for obtaining investment real estate	3	3	8		
10. Other outflow 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		
<b>C. CASH FLOW FROM FINANCING ACTIVITIES</b>					
<b>I. Cash inflow from financing activities (343–348)</b>	3	4	2		
1. Inflow from capital increase	3	4	3		
2. Net cash inflow from subordinated liabilities	3	4	4		
3. Net cash inflow from loans taken	3	4	5		
4. Net inflow from securities	3	4	6		
5. Inflow from sale of own shares	3	4	7		
6. Other inflow from financing activities	3	4	8		
<b>II. Cash outflow from financing activities (350–354)</b>	3	4	9		
7. Outflow from purchase of own shares	3	5	0		
8. Net cash outflow from subordinated liabilities	3	5	1		
9. Net cash outflow from loans taken	3	5	2		
10. Net outflow from securities	3	5	3		
11. Other outflow 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 CASH INFLOW (301 plus 314 plus 328 plus 342)	3	5	7		
E. TOTAL NET CASH OUTFLOW (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. POSITIVE EXCHANGE RATE DIFFERENTIALS	3	6	2		
J. NEGATIVE EXCHANGE RATE DIFFERENTIALS	3	6	3		
K. CASH AT THE END OF THE REPORTING 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 \_\_\_\_\_, Person responsible for preparing the financial statement      Legal representative of the bank  
on \_\_\_\_\_

Completed by bank

Registration number

Activity code

TIN

Completed by the Business Registers Agency

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

Type of activity

Bank name:  
Head office:

STATEMENT OF CHANGES IN EQUITY

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 on securities available for sale (acc.823)	ADP	Total (col. 2+3+5+6+7+8-9-10-11)	ADP	Losses in excess of capital (acc. 842)
		1	2	3	4	5	6	7	8	9	10	11	12	13											
1.	Balance as at 1 January of the prior year	401		414		427		440		453		466		479		482		505		518		531		544	
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		545	
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		546	
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		547	
5.	Total increase in the prior year	405		418		431		444		457		470		483		496		509		522		535		548	
6.	Total decrease in the prior year	406		419		432		445		458		471		484		497		510		523		536		549	
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		550	
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		551	
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		552	
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		553	
11.	Total increase in the current year	411		424		437		450		463		476		489		502		515		528		541		554	
12.	Total decrease in the current year	412		425		438		451		464		477		490		503		516		529		542		555	
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		556	

In \_\_\_\_\_,  
on \_\_\_\_\_ 200\_\_\_\_\_

Person responsible for preparing the financial statement

Legal representative of the bank

**Schedule 5**

<b>Completed by bank</b>																																						
<b>Registration number</b>									<b>Activity code</b>									<b>TIN</b>																				
<b>Completed by the Business Registers Agency</b>																																						
1			2			3			19									20			21			22			23			24			25			26		
<b>Type of activity</b>																																						
<b>Name:</b>																																						
<b>Head office:</b>																																						

**STATISTICAL ANNEX**  
for 20 \_\_\_\_

(in RSD thousand)

Group of accounts, account	I T E M	ADP code	Current year	Prior year
1	2	3	4	5
630	Expenses for wages	601		
631	Expenses for compensations of wages	602		
632	Expenses for tax on wages and compensations of wages	603		
633	Expenses for contributions for wages and compensations of wages	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 employee costs	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 of preference shares	621		

In \_\_\_\_\_,  
on \_\_\_\_\_

Person responsible for preparing the financial  
statement

Legal representative of the bank