

BANK BALANCE SHEET
as at 31.12.2025

in RSD thousand

Item	31.12.2025	31.12.2024
A ASSETS		
A.I Cash and assets held with the central bank	108,398,623	66,074,054
A.II Pledged financial assets	0	6,806,777
A.III Receivables under derivatives	200,881	9,380
A.IV Securities	73,694,063	52,058,288
A.V Loans and receivables from banks and other financial organisations	89,409,773	85,771,023
A.VI Loans and receivables from clients	444,101,244	236,068,910
A.VII Change in fair value of hedged items	0	0
A.VIII Receivables arising from hedging derivatives	0	0
A.IX Investments in associated companies and joint ventures	0	0
A.X Investments into subsidiaries	536,120	26,782,517
A.XI Intangible investments	1,583,583	659,570
A.XII Property, plant and equipment	11,865,590	5,850,907
A.XIII Investment property	1,018,348	1,093,373
A.XIV Current tax assets	676,049	3,023,477
A.XV Deferred tax assets	209,074	379,878
A.XVI Non-current assets held for sale and discontinued operations	533,252	5,537
A.XVII Other assets	5,670,805	3,688,546
A.XVIII TOTAL ASSETS	737,897,405	488,272,237
P LIABILITIES AND CAPITAL		
PO LIABILITIES		
PO.I Liabilities under derivatives	191,026	45,773
PO.II Deposits and other liabilities to banks, other financial organisations and central bank	97,434,164	43,330,274
PO.III Deposits and other liabilities to other clients	519,311,728	339,375,779
PO.IV Liabilities under hedging derivatives	0	0
PO.V Change in fair value of hedged items	0	0
PO.VI Liabilities under securities	0	0
PO.VII Subordinated liabilities	7,800,263	0
PO.VIII Provisions	1,701,640	1,465,184
PO.IX Liabilities under assets held for sale and discontinued operations	0	0
PO.X Current tax liabilities	0	0
PO.XI Deferred tax liabilities	0	0
PO.XII Other liabilities	7,642,141	5,970,389
PO.XIII TOTAL LIABILITIES	634,080,962	390,187,399
CAPITAL		
PO.XV Share capital	35,987,974	35,987,974
PO.XVI Own shares	252,968	0
PO.XVII Profit	53,537,668	47,842,093
PO.XVIII Loss	0	0
PO.XIX Reserves	14,543,769	14,254,771
PO.XX Unrealised losses	0	0
PO.XXI TOTAL CAPITAL	103,816,443	98,084,838
PO.XXII TOTAL CAPITAL SHORTFALL	0	0
PO.XXIII TOTAL LIABILITIES	737,897,405	488,272,237
TOTAL OFFBALANCE	2,081,220,476	1,582,676,527