

Registration number **20439866**
 Tax identification number **105701111**
 Activity code **6419**
 Name **API bank a.d.**
 Head office **Balkanska 2, Beograd**

BALANCE SHEET

as at 31.12.2019

in RSD thousand

ITEM		Current year
A	ASSETS	
A.I	Cash and assets held with the central bank	1,622,903
A.II	Pledged financial assets	208,075
A.III	Receivables under derivatives	0
A.IV	Securities	1,832,384
A.V	Loans and receivables from banks and other financial organisations	1,084,546
A.VI	Loans and receivables from clients	3,993,011
A.VII	Change in fair value of hedged items	0
A.VIII	Receivables under hedging derivatives	0
A.IX	Investments in associated companies and joint ventures	0
A.X	Investments into subsidiaries	0
A.XI	Intangible investments	47,738
A.XII	Property, plant and equipment	139,458
A.XIII	Investment property	19,610
A.XIV	Current tax assets	0
A.XV	Deferred tax assets	6,123
A.XVI	Non-current assets held for sale and discontinued operations	376,516
A.XVII	Other assets	112,718
	TOTAL ASSETS (from A.I to A.XVII)	9,443,082
P	LIABILITIES	
PO	LIABILITIES	
PO.I	Liabilities under derivatives	
PO.II	Deposits and other liabilities to banks, other financial organisations and central bank	245,818
PO.III	Deposits and other financial liabilities to clients	7,448,813
PO.IV	Liabilities under hedging derivatives	0
PO.V	Change in fair value of hedged items	447
PO.VI	Liabilities under securities	0
PO.VII	Subordinated liabilities	131,968
PO.VIII	Provisions	17,381
PO.IX	Liabilities under assets held for sale and discontinued operations	0
PO.X	Current tax liabilities	0
PO.XI	Deferred tax liabilities	4,087
PO.XII	Other liabilities	181,353
PO.XIII	TOTAL LIABILITIES (from PO.I to PO.XII)	8,029,867
	CAPITAL	
PK.XIV	Share capital	3,672,407
PK.XV	Own shares	0
PK.XVI	Profit	0
PK.XVII	Loss	2,286,826
PK.XVIII	Reserves	27,634
PK.XIX	Unrealized losses	0
PK.XX	Non-controlling participation	
	TOTAL CAPITAL (PK.XIV - PK.XV + PK.XVI - PK.XVII + PK.XVIII - PK.XIX + PK.XX) ≥ 0	1,413,215
	TOTAL CAPITAL SHORTFALL (PK.XIV - PK.XV + PK.XVI - PK.XVII + PK.XVIII - PK.XIX + PK.XX) < 0	0
PK.XXII	TOTAL LIABILITIES (PO.XIII + PK.XXI - PK.XXII)	9,443,082
	OFF-BALANCE SHEET ITEMS	
	Jobs on behalf of and on behalf of third parties	0
	Future commitments	1,445,303
	Received guarantees for liabilities	0
	Derivatives	705,658
	Other off-balance sheet items	9,648,899
	TOTAL OFFBALANCE	11,799,860

In Belgrade,
28.02.2020.

Person responsible for
preparing the report

Andjelka Stanković

The legal representative of
the Bank

Marija Stepina