

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

## BALANCE SHEET

as at 31.03.2020

in RSD thousand

| ITEM      |   |                     |
|-----------|---|---------------------|
| <b>A</b>  | <b>ASSETS</b>   | <b>Current year</b> |
| A.I       | Cash and assets held with the central bank  | 1,640,930           |
| A.II      | Pledged financial assets  | 0                   |
| A.III     | Receivables under derivatives   | 0                   |
| A.IV      | Securities  | 1,404,646           |
| A.V       | Loans and receivables from banks and other financial organisations                                    | 1,330,577           |
| A.VI      | Loans and receivables from clients  | 3,987,822           |
| 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  | 48,329              |
| A.XII     | Property, plant and equipment   | 125,853             |
| A.XIII    | Investment property   | 19,545              |
| 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  | 104,223             |
| A.XVIII   | <b>TOTAL ASSETS (from A.I to A.XVII)</b>  | <b>9,044,564</b>    |
| <b>P</b>  | <b>LIABILITIES</b>  |                     |
| <b>PO</b> | <b>LIABILITIES</b>  |                     |
| PO.I      | Liabilities under derivatives   |                     |
| PO.II     | Deposits and other liabilities to banks, other financial organisations and central bank               | 37,480              |
| PO.III    | Deposits and other financial liabilities to clients   | 7,339,431           |
| PO.IV     | Liabilities under hedging derivatives   | 0                   |
| PO.V      | Change in fair value of hedged items  | 0                   |
| PO.VI     | Liabilities under securities  | 0                   |
| PO.VII    | Subordinated liabilities  | 104,434             |
| PO.VIII   | Provisions  | 17,965              |
| PO.IX     | Liabilities under assets held for sale and discontinued operations                                    | 0                   |
| PO.X      | Current tax liabilities   | 0                   |
| PO.XI     | Deferred tax liabilities  | 2,651               |
| PO.XII    | Other liabilities   | 180,847             |
| PO.XIII   | <b>TOTAL LIABILITIES (from PO.I to PO.XII)</b>  | <b>7,682,808</b>    |
|           | <b>CAPITAL</b>  |                     |
| PK.XIV    | Share capital   | 3,672,407           |
| PK.XV     | Own shares  | 0                   |
| PK.XVI    | Profit  | 0                   |
| PK.XVII   | Loss  | 2,328,526           |
| PK.XVIII  | Reserves  | 17,875              |
| PK.XIX    | Unrealized losses   | 0                   |
| PK.XX     | Non-controlling participation   |                     |
| PK.XXI    | <b>TOTAL CAPITAL (PK.XIV - PK.XV + PK.XVI - PK.XVII + PK.XVIII - PK.XIX + PK.XX) ≥ 0</b>              | <b>1,361,756</b>    |
| PK.XXII   | <b>TOTAL CAPITAL SHORTFALL (PK.XIV - PK.XV + PK.XVI - PK.XVII + PK.XVIII - PK.XIX + PK.XX) &lt; 0</b> | <b>0</b>            |
|           | <b>TOTAL LIABILITIES (PO.XIII + PK.XXI - PK.XXII)</b>   | <b>9,044,564</b>    |
|           | <b>OFF-BALANCE SHEET ITEMS</b>  |                     |
|           | Jobs on behalf of and on behalf of third parties  | 0                   |
|           | Future commitments  | 919,715             |
|           | Received guarantees for liabilities   | 0                   |
|           | Derivatives   | 0                   |
|           | Other off-balance sheet items   | 10,659,788          |
|           | <b>TOTAL OFFBALANCE</b>   | <b>11,579,503</b>   |

In Belgrade,  
30.04.2020

Person responsible for  
preparing the report

Andjelka Stanković

The legal representative of  
the Bank

Marija Stepina