

**FINANCIAL STATEMENT OF THE STATE AGENCY FOR  
DEPOSIT INSURANCE AND BANK REHABILITATION  
FOR THE PERIOD 01/01 – 30/09/2012**

In accordance with Article 1, item 3 of the Act on the State Agency for Deposit Insurance and Bank Rehabilitation (National Gazette, 44/94, 79/98, 35/00, 60/04), the Agency is a specialised financial institution, which provides deposit insurance in banks and savings banks and was implementing bank rehabilitation until the Act on Bank Rehabilitation has been suspended (National Gazette 52/00).

The Agency performs its tasks in accordance with this Act, other regulations and its Articles of Association.

Pursuant to Article 18 of the Act on the State Agency, the Agency is non profit organisation acting in accordance with the provisions stipulated in the non profit Organisation Accounting Regulation. It creates basic financial statements, including income statement, balance sheet and note.

The Agency is not obliged to calculate and pay VAT.

At the end of the reporting period there has been 24 people employed at State Agency for Deposit Insurance and Bank Rehabilitation.

**INCOME STATEMENT**

For the period 01/01/2012 – 30/09/2012

<b>NO.</b>	<b>TITLE</b>	<b>CONDITION 30/09/2012</b>	<b>CONDITION 30/09/2012</b>
<b>A</b>	<b>REVENUES</b>	<b>423,978,377</b>	<b>404,479,474</b>
1	Income in accordance to special regulations	331,963,996	318,497,723
2	Property income	90,491,079	85,463,266
3	Other revenues	1,523,303	518,485
<b>B</b>	<b>EXPENSES</b>	<b>83,835,033</b>	<b>11,073,951</b>
1	Employees costs	5,499,441	5,282,888
2	Cost of materials	3,274,766	3,569,625
3	Financial expenses	146,072	186,397
4	Depreciation	632,323	199,952
5	Donations	16,462	32,924
6	Other expenses	74,265,969	1,802,165
<b>C</b>	<b>INCOME SURPLUS (A – B)</b>	<b>340,143,345</b>	<b>393,405,523</b>

**BALANCE SHEET**

As of 30/09/2012

<b>NO.</b>	<b>TITLE</b>	<b>CONDITION 30/09/2012</b>	<b>CONDITION 30/09/2011</b>
	<b>ASSETS</b>	<b>7,968,843,220</b>	<b>8,605,572,090</b>
0	NON-FINANCIAL ASSETS	324,708,223	329,667,248
01	NON-PRODUCED LONG-TERM ASSETS	7,513,569	7,528,317
011	Tangible assets-natural assets	7,487,761	7,487,761
012	Intangible assets	164,264	164,264
019	Valuation adjustment	(138,456)	(123,708)
02	PRODUCED LONG-TERM ASSETS	317,194,654	322,138,931
021	Buildings	377,269,401	377,269,401
022	Machinery and technical equipment	4,033,989	4,349,257
023	Vehicles	449,420	449,420
024	Books, works of art...	1,220,162	1,220,162
025	Intangible assets	1,569,768	1,483,737
029	Valuation adjustment	(67,348,086)	(62,633,046)
05	NON-FINANCIAL ASSETS IN PROGRESS	0	0
052	Machinery and technical equipment in progress	0	0
1	FINANCIAL ASSETS	7,644,134,997	8,275,904,842
11	CASH IN HAND AND AT BANK	496,798,158	236,965,672
111	Cash at bank	496,796,413	236,955,852
112	Separated resources	0	0
113	Cash in hand	1,745	9,820
12	DEPOSITS, SURETIES	14,162,320	544,557,677
121	Deposits in banks and other financial institutions	10,145,964	25,145,964
122	Sureties	2,947,820	1,624,469
123	Receivables from employees	1,810	9,500
129	Other receivables	1,066,726	617,777,744
13	LOANS	888,403,399	577,836,975
131	Loans to citizens and households	71,514,093	71,585,431
132	Loans to entrepreneurs	2,727,663,625	2,154,312,336
139	Valuation adjustment	(1,910,774,319)	(1,648,060,792)

14	SECURITIES	2,356,582,179	2,843,697,840
144	Bonds	313,176,499	270,000,000
146	Other securities	2,043,405,680	2,028,341,800
149	Valuation adjustment	(0)	(0)
15	STOCKS AND OTHER EQUITY	2,380,010,643	1,774,504,878
151	Stocks and other equity in banks	320,155,777	318,552,261
152	Stocks and other equity in companies	2,088,182,399	2,555,892,512
159	Valuation adjustment	(28,327,533)	(30,746,933)
16	RECEIVABLES	1,508,178,298	1,774,504,878
161	Accounts receivables	1,230,774,437	754,460,730
163	Receivables in accordance to special regulations	8,154,025	8,210,677
164	Property income receivables	767,651,691	1,347,056,920
169	Valuation adjustment	(498,401,855)	(335,223,449)
	<b>LIABILITIES AND OWN FUNDS</b>	<b>7,968,843,220</b>	<b>8,605,572,090</b>
2	LIABILITIES	9,254,161	454,115,371
24	LIABILITIES	891,037	367,936,144
241	Amounts owned to employees	599,691	553,734
243	Material expenses payables	204,961	202,870
244	Financial expenses payables	62,427	367,179,540
249	VAT	23,958	0
25	SECURITIES PAYABLES	0	77,768,494
253	Securities payables	0	77,768,494
26	LOANS	209,099	200,056
261	Bank loans	209,099	200,056
29	ACCRUALS	8,154,025	8,210,677
292	Accruals	8,154,025	8,210,677
5	OWN FUNDS	7,959,589,059	8,151,456,719
51	OWN FUNDS	5,008,066,647	5,532,449,951
511	Own Funds	5,008,066,647	5,532,449,951
52	NET INCOME	2,951,522,412	2,719,006,768
522	Profit/Loss	2,951,522,412	2,719,006,768