

**FINANCIAL STATEMENT OF THE STATE AGENCY FOR DEPOSIT  
INSURANCE AND BANK REHABILITATION  
FOR THE PERIOD 1/1 – 30/6/2015**

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.

At the end of the reporting period there has been 20 people employed at State Agency for Deposit Insurance and Bank Rehabilitation.

**INCOME STATEMENT**

For the period 1/1/2015 – 30/6/2015

<b>NO.</b>	<b>TITLE</b>	<b>CONDITION 30/6/2015</b>	<b>CONDITION 30/6/2014</b>	<b>Index '15/'14</b>
<b>A</b>	<b>REVENUES</b>	<b>355,834,986</b>	<b>374,806,938</b>	<b>95</b>
1	Revenues from services	401,187	565,228	71
2	Income in accordance to special regulations	274,223,593	267,123,064	103
3	Property income	80,219,058	107,036,296	75
4	Other revenues	991,148	82,350	1.204
<b>B</b>	<b>EXPENSES</b>	<b>7,613,550</b>	<b>12,439,347</b>	<b>61</b>
1	Employees costs	2,362,462	2,488,299	95
2	Cost of materials	1,258,635	1,371,537	92
3	Financial expenses	28,800	34,240	84
4	Depreciation	6,982	10,396	67
5	Grants and Scholarships	11,815	11,769	100
6	Other expenses	3,944,856	8,523,106	46
<b>C</b>	<b>INCOME SURPLUS (A – B)</b>	<b>348,221,436</b>	<b>362,367,591</b>	<b>96</b>

**BALANCE SHEET**

As of 30/6/2015

<b>NO.</b>	<b>TITLE</b>	<b>CONDITION 30/6/2015</b>	<b>CONDITION 30/6/2014</b>	<b>Index '15/'14</b>
	<b>ASSETS</b>	<b>7,547,337,294</b>	<b>7,094,595,858</b>	106
0	NON-FINANCIAL ASSETS	317,987,946	314,978,309	101
01	NON-PRODUCED LONG-TERM ASSETS	7,535,885	7,521,232	100
011	Tangible assets-natural assets	7,511,011	7,487,761	100
012	Intangible assets	192,138	192,138	100
019	Valuation adjustment	(167,264)	(158,667)	105
02	PRODUCED LONG-TERM ASSETS	310,452,061	307,457,077	101
021	Buildings	384,996,809	377,269,401	102
022	Machinery and technical equipment	4,163,716	4,078,280	102
023	Vehicles	449,420	449,420	100
024	Books, works of art...	1,220,162	1,220,162	100
025	Intangible assets	1,572,268	1,572,268	100
029	Valuation adjustment	(81,950,314)	(77,132,454)	106
1	FINANCIAL ASSETS	7,229,349,348	6,779,617,549	107
11	CASH IN HAND AND AT BANK	899,772,967	857,755,082	105
111	Cash at bank	899,767,834	857,746,006	105
112	Separated resources	0	0	-
113	Cash in hand	5,133	9,076	57
12	DEPOSITS, SURETIES	11,335,221	10,211,218	111
121	Deposits in banks and other financial institutions	10,145,964	10,145,964	100
122	Sureties	1,109,747	0	-
123	Receivables from employees	0	4,394	-
129	Other receivables	79,510	60,860	131
13	LOANS	295,017,808	304,185,848	97
131	Loans to citizens and households	64,455,584	67,519,085	95
132	Loans to entrepreneurs	1,369,258,703	1,946,780,920	70
139	Valuation adjustment	(1,138,696,479)	(1,710,114,157)	67
14	SECURITIES	2,881,848,403	2,372,311,029	121
144	Bonds	280,288,203	269,533,829	104
146	Other securities	2,601,560,200	2,102,777,200	124
149	Valuation adjustment	(0)	(0)	-

15	<b>STOCKS AND OTHER EQUITY</b>	1,910,302,155	2,068,175,500	92
151	Stocks and other equity in banks	516,992,704	517,586,500	100
152	Stocks and other equity in companies	1,651,114,721	1,823,675,242	91
159	Valuation adjustment	(257,805,270)	(273,086,242)	94
16	<b>RECEIVABLES</b>	1,231,072,794	1,164,551,698	106
161	Accounts receivables	1683,125,116	1,627,784,269	103
163	Receivables in accordance to special regulations	8,201,474	8,065,022	102
164	Property income receivables	783,104,420	772,912,669	101
165	Other non-mentioned receivables	1,211,598	1,199,363	101
169	Valuation adjustment	(1,244,569,814)	(1,245,409,625)	100
	<b>LIABILITIES AND OWN FUNDS</b>	<b>7,547,337,294</b>	<b>7,094,595,858</b>	106
2	<b>LIABILITIES</b>	16,372,538	21,240,206	77
24	<b>LIABILITIES</b>	16,365,338	21,240,206	77
241	Amounts owned to employees	371,894	401,746	93
243	Material expenses payables	235,893	226,223	104
244	Financial expenses payables	15,709,063	20,527,433	77
249	Other payables	48,488	84,804	57
25	Liabilities for guarantees of payment	7,200	-	-
254	Liabilities for guarantees of payment	7,200	-	-
5	<b>OWN FUNDS</b>	7,530,964,756	7,073,355,652	106
51	<b>OWN FUNDS</b>	3,465,745,825	3,565,634,183	97
511	Own Funds	3,465,745,825	3,565,634,183	97
52	<b>NET INCOME</b>	4,065,218,931	3,507,721,469	116
523	Profit/Loss	4,065,218,931	3,507,721,469	116