

**FINANCIAL STATEMENT OF THE STATE AGENCY FOR DEPOSIT  
INSURANCE AND BANK REHABILITATION  
FOR THE PERIOD 01/01 – 30/09/2015**

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, 12/12, 15/13), 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 20 people employed at State Agency for Deposit Insurance and Bank Rehabilitation.

**INCOME STATEMENT**

For the period 01/01/2015 – 30/09/2015

<b>NO.</b>	<b>TITLE</b>	<b>CONDITION 30/09/2015</b>	<b>CONDITION 30/09/2014</b>	<b>Index '14/'13</b>
<b>A</b>	<b>REVENUES</b>	<b>519,050,025</b>	<b>555,726,334</b>	<b>93</b>
1	Revenues from services	572,175	842,995	68
2	Income in accordance to special regulations	410,863,341	400,175,314	103
3	Property income	106,538,296	154,571,156	69
4	Other revenues	1,076,213	136,869	786
<b>B</b>	<b>EXPENSES</b>	<b>11,538,829</b>	<b>172,630,356</b>	<b>7</b>
1	Employees costs	3,646,033	3,630,554	100
2	Cost of materials	2,565,630	2,130,930	120
3	Depreciation	54,409	65,679	83
4	Financial expenses	11,297	19,531	58
5	Grants and Scholarships	17,723	17,853	100
6	Other expenses	5,243,737	166,765,709	3
<b>C</b>	<b>INCOME SURPLUS (A – B)</b>	<b>507,511,196</b>	<b>383,095,978</b>	<b>132</b>

**BALANCE SHEET**

As of 30/09/2015

<b>NO.</b>	<b>TITLE</b>	<b>CONDITION 30/09/2015</b>	<b>CONDITION 30/09/2014</b>	<b>Index '14/'13</b>
	<b>ASSETS</b>	<b>7,685,353,565</b>	<b>7,065,958,662</b>	<b>99</b>
0	NON-FINANCIAL ASSETS	318,013,553	321,050,152	100
01	NON-PRODUCED LONG-TERM ASSETS	7,558,491	7,544,482	100
011	Tangible assets-natural assets	7,511,011	7,511,011	100
012	Intangible assets	214,744	192,138	112
019	Valuation adjustment	(167,264)	(158,667)	105
02	PRODUCED LONG-TERM ASSETS	310,455,062	313,505,670	99
021	Buildings	384,996,809	383,286,255	100
022	Machinery and technical equipment	4,166,718	4,018,826	104
023	Vehicles	449,420	449,420	100
024	Books, works of art...	1,200,162	1,220,162	100
025	Intangible assets	1,572,268	1,572,268	100
029	Valuation adjustment	(81,950,315)	(77,041,261)	106
1	FINANCIAL ASSETS	7,371,124,327	6,744,908,510	109
11	CASH IN HAND AND AT BANK	979,043,694	674,360,946	145
111	Cash at bank	697,037,740	674,351,430	145
112	Separated resources	0	0	-
113	Cash in hand	5,954	9,516	63
12	DEPOSITS, SURETIES	10,295,935	10,211,423	101
121	Deposits in banks and other financial institutions	10,000,000	10,145,964	99
122	Sureties	190,284	2,095	9.083
123	Receivables from employees	0	3,500	0
129	Other receivables	105,651	59,864	176
13	LOANS	295,666,591	299,369,853	99
131	Loans to citizens and households	64,455,584	64,404,870	100
132	Loans to entrepreneurs	1,369,907,486	1,367,893,139	100
139	Valuation adjustment	(1,132,696,479)	(1,132,928,156)	101
14	SECURITIES	2,950,339,903	2,612,296,029	113
144	Bonds	290,137,903	269,533,829	108
146	Other securities	2,660,202,000	2,342,762,200	114
149	Valuation adjustment	(0)	(0)	-

15	STOCKS AND OTHER EQUITY	1,910,202,155	1,992,894,930	96
151	Stocks and other equity in banks	516,992,704	517,856,500	100
152	Stocks and other equity in companies	1,651,114,721	1,748,394,672	94
159	Valuation adjustment	(257,805,270)	(273,086,242)	94
16	RECEIVABLES	1,225,476,049	1,155,758,223	106
161	Accounts receivables	1,683,256,918	1,617,274,000	104
163	Receivables in accordance to special regulations	8,201,473	8,193,874	100
164	Property income receivables	777,529,704	772,366,393	101
165	Other non-mentioned receivables	1,211,598	1,181,013	103
169	Valuation adjustment	(1,244,723,644)	(1,243,257,057)	100
19	FUTURE EXPENSES AND ACCRUED INCOME	0	17,106	-
192	Accrued income	0	17,106	-
	<b>LIABILITIES AND OWN FUNDS</b>	<b>7,689,138,880</b>	<b>7,065,958,662</b>	<b>109</b>
2	LIABILITIES	3,784,315	54,681,907	7
24	LIABILITIES	3,777,115	54,681,907	7
241	Amounts owned to employees	401,040	394,915	102
243	Material expenses payables	765,712	175,739	436
244	Financial expenses payables	2,569,760	54,041,811	5
249	Other payables	40,603	69,442	58
25	LIABILITIES FOR SECURITIES	7,200	0	-
253	Liabilities for bail	7,200	0	-
5	OWN FUNDS	7,685,353,565	7,011,276,755	110
51	OWN FUNDS	3,460,844,873	3,482,826,899	99
511	Own Funds	3,460,844,873	3,482,826,899	99
52	NET INCOME	4,224,508,692	3,528,449,856	120
523	Profit/Loss	4,224,508,692	3,528,449,856	120