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Association of Serbian Banks b.a.

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Beograd 2024. godine

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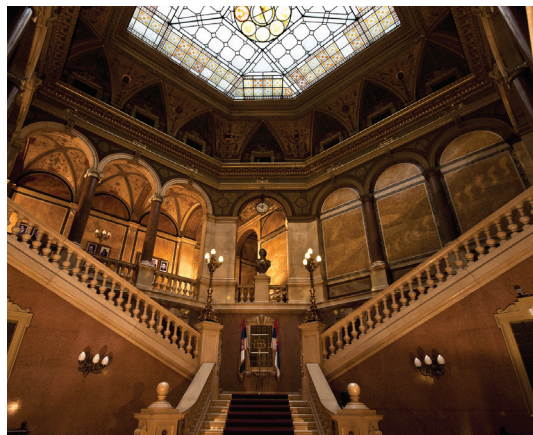


Народна банка Србије

Narodna banka Srbije je tokom prethodnih 12 godina na čelu sa guvernerom Jorgovankom Tabaković dobro odmerenim i pravovremenim merama doprinela da Srbija od zemlje koju je odlikovala monetarna i finansijska nestabilnost i neizvesnost, postane zemlja sa stabilnom valutom, rekordnim nivoom deviznih i zlatnih

rezervi, rekordnim iznosima štednje u bankama, snažnim rastom investicija i izvoza, inflacijom uporedivom sa drugim zemljama. Tokom proteklih 12 godina obezbedili smo sve neophodne uslove za zdrav i stabilan bankarski sektor koji finansira domaću ekonomsku aktivnost i pruža savremene finansijske usluge.

Narodnu banku Srbije ne podstiču drugi da vodi razvoj u oblasti finansijskih usluga, već to činimo sami, u mnogim oblastima i ispred prakse najvećih svetskih centralnih banaka. Posebno uvažavamo to što sve naše poslovne banke idu u korak s našim zajedničkim naporima da život građana u Srbiji učinimo boljim i izvesnijim.



Poverenje koje je u našem radu neophodno i koje nas obavezuje, zaslužuje se jedino ako imate rezultate koje osećaju građani i privreda. Zbog toga nastavljamo u istom smeru, sa jednakom posvećenošću i energijom. Naš prioritet je da se inflacija u narednom periodu održivo kreće u granicama cilja, kao i da očuvamo stabilnost finansijskog sistema, jer je to, uz održanu relativnu stabilnost deviznog kursa, najbolji način na koji centralna banka može da doprinese izvesnosti poslovanja, jačanju makroekonomskih osnova i povoljnim izgledima rasta naše ekonomije. Na taj način čuvamo investiciono poverenje i doprinosimo rastu zaposlenosti i životnog standarda naših građana.

Naziv: Narodna banka Srbije
Adresa: Kralja Petra br. 12, Beograd
Vebsajt: www.nbs.rs

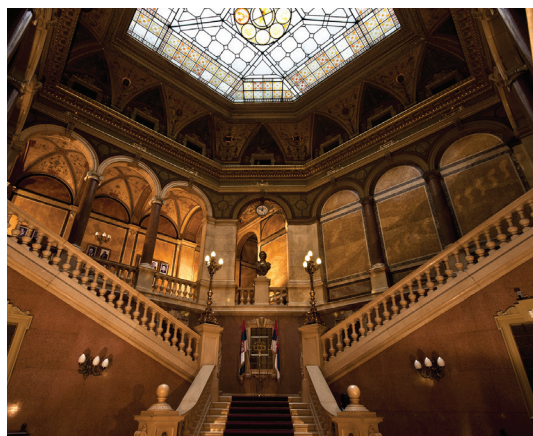


Народна банка Србије

Headed by Governor Jorgovanka Tabaković, the National Bank of Serbia has been taking carefully weighed and well-timed measures over the past 12 years, helping Serbia transform from a country characterised by monetary and financial instability and uncertainty to a country with a

stable currency, record high foreign exchange and gold reserves, record amount of savings in banks, strong investment and export growth, and inflation comparable to other countries. Over the past 12 years, we have built a sound and stable banking sector that finances domestic economic activity and provides modern financial services.

The National Bank of Serbia is not encouraged by others to lead development in the field of financial services; rather, this is something we are intrinsically motivated to do, trailblazing in many areas even ahead of the world's largest central banks. We especially appreciate the fact that all our commercial banks are in step with our efforts to make the lives of citizens in Serbia better



and more certain. Confidence is indispensable in our work and we are bound to maintain it, and it can be earned only if you have results that are felt by citizens and businesses. That is why we continue in the same direction, with the same commitment and energy. Our priority is to keep inflation sustainably within the target band in the coming period, as well as to preserve the stability of the financial system. This, along with the maintained relative stability of the exchange rate, is the best way a central bank can contribute to the certainty of business, strengthening of macroeconomic fundamentals and favourable growth prospects. It is in this way that we preserve investment confidence and contribute to the growth of employment and living standards of our citizens.

Name: National Bank of Serbia

Address: Kralja Petra br. 12, Belgrade

Website: www.nbs.rs



Удружење банака Србије п.у.
Association of Serbian Banks b.a.

Posle nekoliko godina rada u turbulentnim uslovima izazvanih pandemijom, rad banaka vratio se u uobičajene okvire. Povoljni makroekonomski trendovi u Srbiji i uređenost finansijskog tržišta, umnogome su omogućili dalje unapređenje uslova i rezultata poslovanja bankarskog sektora, čime se UBS aktivno bavi kao osnovnom misijom svog postojanja.

Kreditni biro UBS nastavio je da bude pouzdan partner bankama i drugim članicama. U 2023. godini izdato je oko 3,3 miliona pojedinačnih izveštaja i više od 1.300 masovnih izveštaja za skoro 10 miliona klijenata. U skladu sa dobijenim ovlašćenjima UBS ostvaruje klirinšku funkciju. U 2023. godini realizovano je više od 6 miliona čekova i skoro 174 hiljade direktnih zaduženja.

Stručno usavršavanje, koordinirano od strane Centra za bankarsku obuku UBS sa svim bankama, realizovano je uz veliko interesovanje polaznika skupova stručnog usavršavanja. Pored savetovanja posvećenih različitim poslovima u bankama, UBS je realizovalo različite treninge, vebinare, radionice, predavanja, stručne ispite za međunarodno priznate licence u zemlji i inostranstvu zahvaljujući partnerstvima iz domena međunarodne saradnje, kao što su ATTF Luksemburg, IFC, ACIFMA, EBF, EBTN. Tokom 2023. godine, kontinuirano se ulagalo u informisanje, ali i edukaciju kroz radionice, takmičenja i druge oblike edukacije korisnika finansijskih usluga, uključujući i Evropsku nedelju novca. Takođe, ovu godinu je obeležio i Prvi Bankarski samit koji je UBS organizovalo na Dan Udruženja, 4. decembra 2023. u Sava Centru u Beogradu.

U skladu sa rastućim sajber rizicima, sve zapaženija je uloga FIN-CSIRT-a, uspostavljena su partnerstva sa ključnim institucijama i realizovane su edukacije koje su pomogle i bankama i korisnicima da se bolje pripremljeni suoče sa potencijalnim rizicima.

Sve veći fokus usmeren je na održivo finansiranje i ESG principe. UBS u saradnji sa bankama i programom sa IFC Integrated ESG izradilo je Smernice za jačanje kapaciteta banaka za primenu ESG standarda i uspostavljanje sistema održivog poslovanja, kao i Upitnik za klijente.

Godina za nama je bila plodotvorna za UBS, što nam uz makroekonomsku stabilnost i stabilnost banaka daje osnov za verovanje da sa optimizmom gledamo u vreme koje je pred nama. I u narednom periodu ćemo zajednički sa bankama, Narodnom bankom Srbije i drugim nadležnim institucijama u finansijskom sektoru raditi na unapređenju uslova za poslovanje banaka.

Naziv: Udruženje banaka Srbije

Adresa: 86/II, Bulevar kralja Aleksandra 11000, Beograd

Vebsajt: www.ubs-asb.com



Удружење банака Србије п.у.
Association of Serbian Banks b.a.

After years of working in turbulent conditions caused by the pandemic, the work of banks has returned to normal. Favourable macroeconomic trends in Serbia and the organisation of the financial market greatly enabled the further improvement of the banking sector's business conditions and results, in which the ASB is actively engaged, as its core mission.

The ASB Credit Bureau continued to be a reliable partner to banks and other members. In 2023, approximately 3.3 million individual reports and more than 1,300 aggregate reports were issued for about 10 million clients. In accordance with its authorisations, the ASB also performs a clearing function. In 2023, more than 6 million checks and almost 174 thousand direct debits were executed.

The professional development program coordinated by the ASB Bank Training Centre, alongside all banks, was upheld with great interest from professional development courses' attendees. Aside from conferences dedicated to various functions in banks, the ASB has also held trainings, webinars, workshops, lectures, professional exams for internationally recognised licenses locally and abroad, thanks to its international partners, such as ATTF Luxembourg, IFC, ACIFMA, EBF, EBTN. During 2023, continuous investments were made in education through workshops, competitions and other forms of education of financial service users, including the international initiative European Money Week. Additionally, this year saw the First Banking Summit, organised by the ASB, on the anniversary of its establishment, December 4th, in Sava Centre in Belgrade.

In accordance with growing cyber risks, the role of FIN-CSIRT is becoming progressively visible, partnerships were established with key institutions, and education was carried out, which helped both banks and users to be better prepared to face potential risks.

More focus is laid on sustainable financing and ESG principles. In cooperation with banks and the IFC Integrated ESG program, the ASB developed Guidelines for Strengthening the Capacity of Banks to Apply ESG Standards and Establish a Sustainable Business System and drafted a Questionnaire for bank clients.

The previous year was fruitful for the ASB, which, along with the macroeconomic stability and the stability of banks, gives us reason to be optimistic about the times ahead. In the coming period, we will jointly work with banks, the National Bank of Serbia and other competent institutions in the financial sector to improve the conditions for bank operations.

Name: Association of Serbian Banks

Address: 86/II, Bulevar kralja Aleksandra 11000, Belgrade

Website: www.ubs-asb.com



Addiko Bank

Addiko Bank a.d. Beograd je članica bankarske grupacije Addiko Group, specijalizovane za pružanje bankarskih proizvoda i usluga građanima i malim i srednjim preduzećima. Addiko Bank a.d. Beograd je u 100% vlasništvu Addiko Bank AG.

Addiko Group se sastoji od Addiko Bank AG, austrijske matične banke koja je listirana na berzi i poseduje sve neophodne dozvole, registrovane u Beču - Austrija, kao i od šest banaka-subsidijara koje su registrovane, licencirane i posluju u Hrvatskoj, Sloveniji, Bosni i Hercegovini (gde posluju dve banke), Srbiji i Crnoj Gori.

Na dan 31.12.2023. godine, Addiko Group, putem svojih šest banaka-subsidijara, ima oko 0,9 miliona klijenata u okviru dobro razvijene mreže koja se kontinuirano optimizuje i koja sadrži 155 ekspozitura i savremenih kanala digitalnog bankarstva, čije je korišćenje u stalnom porastu. Addiko Bank u Srbiji ima 34 ekspozitura i jednu od najpotpunijih aplikacija mobilnog bankarstva na tržištu.

Addiko Group se repositionirala kao specijalizovana banka za poslove sa stanovništvom i mala i srednja preduzeća, sa fokusom na rast poslovanja sa stanovništvom i kreditiranje malih i srednjih preduzeća.

Banka pored usluga plaćanja (fokus područje), nudi i neosigurane lične kreditne proizvode za potrošače i kredite za obrtni kapital klijentima iz SME segmenta koji su finansirani uglavnom od depozita stanovništva. Hipotekarni poslovi, javna kreditiranja i veliki korporativni kreditni portfoliji Addiko Group (sekcije koje nisu u fokusu) su postepeno smanjivani tokom vremena, a otplate klijenata prevazilaze nove poslove koji su generisani u tim oblastima, čime se obezbeđuje likvidnost i kapital za postepeni rast u poslovanju sa stanovništvom i malih i srednjih preduzeća.

Bankarski proizvodi i usluge su standardizovani, posebno u segmentu potrošača i SME, radi poboljšanja efikasnosti, pružanja superiorne korisničke usluge i održavanja kvaliteta imovine putem opreznog pristupa riziku.



Naziv: Addiko bank a.d. Beograd

Adresa: Milutina Milankovića 7v, Novi Beograd

Vebsajt: www.addiko.rs



Addiko Bank

Addiko Bank a.d. Beograd is a member of Addiko Group, a banking group specialized in providing banking products and services to individuals and small and medium-sized enterprises. Addiko Bank a.d. Beograd is 100% owned by Addiko Bank AG.

The Group consists of Addiko Bank AG, the fully-licensed Austrian parent bank registered in Vienna, Austria, listed on the Vienna Stock Exchange and supervised by the Austrian Financial Market Authority and by the European Central Bank, as well as six subsidiary banks, registered, licensed and operating in five CSEE countries: Croatia, Slovenia, Bosnia & Herzegovina (where it operates via two banks), Serbia and Montenegro.

On 31st of December 2023, through its six subsidiary banks, Addiko Group has approximately 0.9 million customers in CSEE using a well-dispersed network of c. 155 branches and modern digital banking channels. Addiko Bank in Serbia has 34 branches and one of the most complete mobile banking applications on the market.

Based on its strategy, Addiko Group has repositioned itself as a specialist Consumer and SME banking group with a focus on growing its Consumer and SME lending activities as well as payment services (its "focus areas").

It offers unsecured personal loan products for Consumers and working capital loans for its SME customers and is largely funded by retail deposits. Addiko Group's Mortgage business, Public and Large Corporate lending portfolios (its "non-focus areas") are subject of an accelerated run-down process, thereby providing liquidity and capital for the growth in its Consumer and SME lending.

Banking products and services have been standardised, especially in the Consumer and the SME segment, to improve efficiency, provide superior customer experience and maintain asset quality via a prudent risk approach.



Name: Addiko bank a.d. Beograd
Address: Milutina Milankovića 7v, New Belgrade
Website: www.addiko.rs

PODACI ZA 2023. GODINU

Naziv banke	Addiko banka a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	110.237	941
Ukupni kapital	24.058	205
Akcijski kapital	20.545	175
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		28,01%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		0,62%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		2,81%
Broj zaposlenih		581
Organizaciona mreža		Centrala, + mreža od 34 ekspoziture

DATA FOR 2023

Name of the bank	Addiko bank a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	110,237	941
Total capital	24,058	205
Equity capital	20,545	175
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		28.01%
Return on assets (Profit before tax / Average assets)		0.62%
Return on equity (Profit before tax / Average total capital)		2.81%
Number of employees		581
Organisational structure		Head office + network of 34 branches



AIK Banka a.d. Beograd, kroz svoje univerzalno poslovanje, pruža kompletnu uslugu stanovništvu i privredi, uspešno gradeći partnerstva i podržavajući svoje klijente u kreiranju njihove budućnosti.

Preko hiljadu zaposlenih u našem sistemu vredno radi na ostvarenju naše poslovne strategije sa ciljem da budemo banka prvog izbora našim klijentima, bilo kada i bilo gde. Poslovna mreža AIK Banke pokriva 37 gradova širom Srbije, ima 60 filijala, 3 digitalna kornera i mrežu od preko 400 bankomata. Klijenti AIK Banke, pored kvalitetnih kartičnih proizvoda, imaju pristup i savremenim mBanking i eBanking aplikacijama i digitalnim novčanicima, kako bi imali sve mogućnosti koje savremeno bankarstvo, okrenuto zadovoljstvu klijenata, treba da ima.

Zahvaljujući dobrim poslovnim rezultatima i uspešnim akvizicijama koje su sprovedene tokom 2023. godine, nastavili smo da jačamo svoju tržišnu poziciju. Nakon integracije sa Eurobank Direktnom, AIK Banka će postati treća najveća banka na finansijskom tržištu Srbije.

Rezultati koje AIK Banka ostvaruje na lokalnom i grupnom nivou iz godine u godinu, jasan su pokazatelj zalaganja i ekspertize zaposlenih, ali i poverenja klijenata. Svoje poslovanje gradimo na temeljima vrednosti koje delimo sa našim klijentima. Odgovornost, poverenje, posvećenost, inovativnost i izvrsnost su postulati na kojima počiva naša korporativna kultura i reč je o principima koje primenjujemo u svakodnevnom radu.

Strateška orijentacija ALK Banke i u narednom periodu ostaje jačanje tržišne pozicije cele bankarske grupe, koja odgovornim poslovanjem ostvaruje rast na održivoj osnovi, podržavajući profesionalni razvoj zaposlenih, lokalnu sredinu i zajednicu.



Naziv: AIK Banka a.d. Beograd
Adresa: Bulevar Mihajla Pupina 115d
Vebsajt: www.aikbanka.rs



Through its universal operations AIK Banka a.d. Beograd provides comprehensive services to both individuals and businesses, successfully building partnerships and supporting its clients in shaping their future.

Over one thousand employees in our system work diligently to achieve our business strategy, with the goal of being the bank of first choice for our clients, anytime and anywhere. AIK Banka's business network covers 37 cities and towns across Serbia, with 60 branches, 3 digital corners, and a network exceeding 400 ATMs. In addition to high-quality card products, AIK Banka's clients have access to modern mBanking and eBanking applications and digital wallets, providing them with all the features that contemporary, customer-focused banking should offer.

Thanks to the strong business results and successful acquisitions carried out in 2023, we have continued to strengthen our market position. Following the integration with Eurobank Direktna, AIK Banka will become the third largest bank on Serbia's financial market.

The results achieved by AIK Banka at the local and group levels year after year speak to the commitment and expertise of its staff but also demonstrate client loyalty. We have built our business on the values we share with our clients. Responsibility, trust, dedication, innovation and excellence are the postulates on which our corporate culture rests and are the principles we apply in our daily operations.

The strategic orientation of AIK Banka in the coming period remains focused on strengthening the market position of the entire banking group, which, through responsible business practices, achieves sustainable growth while supporting the professional development of employees, as well as the local environment and community.



Name: AIK Banka a.d. Belgrade
Address: Bulevar Mihajla Pupina 115d
Website: www.aikbanka.rs

PODACI ZA 2023. GODINU

Naziv banke	AIK banka a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	458,697	3,915
Ukupni kapital	95,833	818
Akcijski kapital	35,988	307
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		21.17%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		2.1%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		10.4%
Broj zaposlenih		1133
Organizaciona mreža		1 centrala, 60 filijala 3 digitalna kornera

DATA FOR 2023

Name of the bank	AIK bank a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	458,697	3,915
Total capital	95,833	818
Equity capital	35,988	307
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)	21.17%	
Return on assets (Profit before tax / Average assets)	2.1%	
Return on equity (Profit before tax / Average total capital)	10.4%	
Number of employees	1133	
Organisational structure	1 HQ 60 branches 3 digital corners	



U okviru ALTA Grupe, po jedinstvenom poslovnom modelu, ALTA banka posluje u sinergiji sa ALTA Pay Grupom. Alta banka a.d. Beograd, od svog osnivanja, postala je sinonim za kvalitetne usluge, inovativna rešenja i posvećenu podršku svojim klijentima, a tokom 45 godina poslovanja, stekla je reputaciju pouzdanog partnera privrednim klijentima i stanovništvu.

U prethodnoj godini, Banka je ostvarila istorijski najbolje poslovne rezultate, nastavljajući dinamičan rast koji je obeležio nekoliko poslednjih godina. Alta banka je orijentacijom poslovanja ka stanovništvu i širenjem poslovne mreže, dostigla ambiciozno postavljene ciljeve, u čijem su središtu snažan fokus na zadovoljstvo klijenata i jačanje kapaciteta i razvoj potencijala zaposlenih.

Pored širenja poslovne mreže, digitalizacija predstavlja još jedan prioritet u radu ALTA banke. Banka je u 2023. godini uspešno implementirala i klijentima ponudila uslugu Google Pay-a u digitalnom novčaniku, a u planu je uvođenje palete potpuno inoviranih platnih kartica, još jedan kartičarski brend, usluga digitalnih novčanika na dodatnoj digitalnoj platformi, kao i usluge kojima će na elektronskom kanalu biti zaokružen celokupan proces od otvaranja računa do odobrenja proizvoda. Paralelno sa tim, Banka je istinski posvećena podizanju svesti klijenata o bezbednom korišćenju digitalnih servisa, ali i o bezbednom rukovanju podacima u svakodnevnim online aktivnostima, što predstavlja važan zadatak u digitalizaciji u bankarskom sektoru.



Prateći globalne trendove, Banka radi na uvođenju veštačke inteligencije pre svega u domenu komunikacije i podrške, želeći da pruži visoko personalizovano iskustvo prilagođeno potrebama klijenata. Intenzivno radi na implementaciji rešenja koja se oslanjaju na veštačku inteligenciju, kao što su robotska automatizacija procesa i napredne komunikacione platforme, kao i sistem koji je prilagođen za implementaciju tehnoloških rešenja kao što je Big Data&Data Science.

Sa vizionarskim pogledom u budućnost, banka se fokusira na održavanje koraka sa tehnološkim inovacijama i pružanje personalizovanih rešenja koja klijenti očekuju. Cilj nam je da i u narednim godinama ostanemo na vodećoj poziciji u pružanju bankarskih usluga.

Naziv: ALTA Banka a.d. BEOGRAD

Adresa: Bulevar Zorana Đinđića 121, Novi Beograd

Vebsajt: www.altabanka.rs



As a part of ALTA Group, based on a unique business model, ALTA banka runs its operations in synergy with ALTA Pay Group. Ever since its establishment, ALTA banka a.d. Beograd has become synonymous with high service quality, innovative solutions and dedicated support to its clients. Over the forty-five years it has been in business, the Bank has gained reputation as a reliable partner both to commercial clients and retail clients alike.

During last year, the Bank recorded the best historical operating results, thus continuing its dynamic growth, which has marked the past several years. With its orientation towards retail banking and expanding branch network, ALTA banka has achieved the ambitiously set goals, which centre around a strong focus on customer satisfaction, strengthening capacities, and developing its employees' potential.

In addition to expanding its branch network, digitalization is another priority of ALTA banka. During the year 2023, the Bank successfully implemented and provided to its clients the Google Pay service in the form of a digital wallet. Furthermore, the Bank plans to introduce a whole new range of fully innovated cards, another card brand, the digital wallet service on an additional digital platform, as well as some other services, and in this manner come full circle in terms of the electronic channel that will cover all steps from account opening to product approval. In parallel, the Bank is fully dedicated to raising the clients' awareness of a safe use of digital services as well as safe data handling in their day-to-day online activities, which stands for an important task in the digitalization of the banking sector.



Following the global trends, the Bank is working on the introduction of artificial intelligence mainly in the fields of communication and support since it wishes to ensure a highly personalised customer experience that matches the clients' needs. The Bank is extensively working on the implementation of solutions which rely on artificial intelligence, such as robotic process automation (RPA) and advanced communication platforms as well as a system which is adjusted to the implementation of technological solutions, such as Big Data & Data Science.

With its visionary outlook, the Bank is focused on keeping pace with technological innovation and providing personalised solutions which its clients expect. In the years to come, the Bank's objective is to maintain its leading position as a banking service provider.

Name: ALTA Banka JSC BELGRADE

Address: Bulevar Zorana Đinđića 121, New Belgrade

Website: www.altabanka.rs

PODACI ZA 2023. GODINU

Naziv banke	ALTA banka a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	79.762,84	680,72
Ukupni kapital	6.468,74	55,21
Akcijski kapital	4.380,30	37,38
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		18,30%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		2,14%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		23,41%
Broj zaposlenih		279
Organizaciona mreža		Centrala banke + 8 ekspozitura

DATA FOR 2023

Name of the bank	ALTA banka a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	79,762.84	680.72
Total capital	6,468.74	55.21
Equity capital	4,380.30	37.38
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)	18.30%	
Return on assets (Profit before tax / Average assets)	2.14%	
Return on equity (Profit before tax / Average total capital)	23.41%	
Number of employees	279	
Organisational structure	Head office + 8 branches	



ADRIATIC BANK

Banka sa preko 30 godina iskustva na bankarskom tržištu Srbije, završava svoju prvu godinu poslovanja pod imenom Adriatic bank a.d. Beograd. Kupovinom 100% akcija Expo banke, u aprilu 2023. godine, Adriatic banka nastavlja da raste i da se razvija.

Protekle godine realizovali smo niz aktivnosti i projekata sa ciljem da se pozicioniramo kao pružalac kvalitetnih finansijskih servisa, da opravdamo poverenje postojećih klijenata, ali i da zadobijemo poverenje novih.

Povećali smo broj zaposlenih, koristeći oprobano formulu kombinovanja mladosti i iskustva, širimo mrežu poslovnica i svoju dostupnost u digitalnoj sferi.

Kao zadatke za predstojeći period postavili smo: dalje širenje baze klijenata, pružanje visoko personalizovanih usluga, nastavak digitalizacije i razvoja elektronskih servisa, uz održavanje zdravih finansijskih pokazatelja.

Pokazatelj adekvatnosti kapitala za 2023. godinu iznosi 34,57%, prinos na aktivu je 3,56%, dok je prinos na kapital na nivou od 19,44%. Orijentisani smo ka modernizaciji i inovacijama, ne zapostavljajući pri tome lični kontakt, kao deo bankarske tradicije na kojoj, čvrsto verujemo, mora da se zasniva i budućnost.

Sagledavanje potreba svakog klijenta ponaosob, uvažavanje njihovih jedinstvenih karakteristika i shodno tome pružanje adekvatnih rešenja je pristup, koji čini suštinu naše poslovne filozofije. Još jedna turbulentna godina na globalnom planu učvrstila je naš stav i nameru da u široj društvenoj zajednici budemo viđeni kao partner u poslu i podrška u životu.



Naziv banke: Adriatic Bank a.d. Beograd

Adresa: Dalmatinska 22, 11000 Beograd

Vebsajt: www.adriaticbank.rs



ADRIATIC BANK

The bank with more than 30 years of experience on the banking market of Serbia is ending its first year of operation under the name Adriatic Bank. By purchasing 100% of the shares of Expo Bank in April 2023, Adriatic bank continues to grow and develop.

In the past year, we implemented a number of activities and projects with the aim of positioning ourselves as a provider of quality financial services, to justify the trust of existing clients, but also to gain the trust of new ones.

Using the tried and tested formula of combining youth and experience, we have increased the number of employees, and continued to expand the network of branches and our availability in the digital sphere.

For the upcoming period, we have set the following tasks: further expansion of the client base, provision of highly personalized services, continuation of digitalization and development of electronic services, while maintaining healthy financial indicators. The capital adequacy ratio for 2023 is 34.57%, the return on assets is 3.56%, while the return on capital is at the level of 19.44%. We are oriented towards modernization and innovation, while not neglecting personal contact, as part of the banking tradition, on which, we firmly believe, the future must be based.

Recognizing the needs of each client individually, respecting their unique characteristics and accordingly providing adequate solutions, is an approach that forms the essence of our business philosophy. Another turbulent year on the global level strengthened our attitude and intention to be seen in the wider community as a partner in business and support in life.



Name: Adriatic Bank JSC Belgrade
Address: Dalmatinska 22, 11000 Belgrade
Website: www.adriaticbank.rs

PODACI ZA 2023. GODINU

Naziv banke	Adriatic Bank a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	23,470	200
Ukupni kapital	3,661	31
Akcijski kapital	3,066	26
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		34,57%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		3,56%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		19,44%
Broj zaposlenih		145
Organizaciona mreža		Centrale: 2 Filijale: 6

DATA FOR 2023

Name of the bank	Adriatic Bank a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	23.470	200
Total capital	3.661	31
Equity capital	3.066	26
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)	34.57%	
Return on assets (Profit before tax / Average assets)	3.56%	
Return on equity (Profit before tax / Average total capital)	19.44%	
Number of employees	145	
Organisational structure	Head office: 2 Branch offices: 6	



Iza nas je godina koja je donela velike promene na tržištu, zbog čega su fleksibilnost i brzo donošenje odluka omogućili da API Banka bude prepoznata kao pouzdan partner privredi i stanovništvu.

Poslovnom strategijom je održivi razvoj Banke određen kao prioritet

i isti je fiksiran u brojevima, a naš fokus je bio na agilnom načinu poslovanja, na način da smo se prilagođavali tržišnim uslovima koji se brzo menjaju i razvili nove kompetencije kako bismo u svakom momentu odgovorili na potrebe naših klijenata.

Tokom 2023. godine ostvarili smo najbolji rezultat za 15 godina poslovanja u Srbiji, dok u odnosu na prethodnu poslovnu godinu beležimo rast bilansne aktive od 31%. Sa druge strane, opravdali smo ukazano poverenje klijenata čiji su depoziti porasli za 30% u odnosu na prethodnu godinu. Jačanje kapitala Banke, kroz uključivanje ostvarene dobiti u kapital i praćeno adekvatnim upravljanjem Bankom rezultiralo je adekvatnošću kapitala koja je iznad proseka na bankarskom tržištu. Koeficijent teško naplativih kredita (NPL) je na rekordno niskom nivou za Banku i predstavlja dobru osnovu za dalji rast i razvoj poslovanja.



Kako su klijenti i njihove potrebe na prvom mestu, uveli smo unapređene verzije mobilnog i elektronskog bankarstva, kao i mogućnost korišćenja instant plaćanja, omogućavanjem jednostavne i pouzdane metode plaćanja putem mobilnog telefona – IPS skeniraj, IPS pokaži i Prenesi. Nastavljen je rad na kontinuiranom unapređenju automatizovanja servisa radi poboljšanja produktivnosti, ujedno su završeni i važni tehnološki projekti u vezi za daljim podizanjem informacione bezbednosti.

Profesionalizam i fleksibilnost, promptne reakcije na promene u regulativi i tehnologiji, kao i konzervativni pristup u upravljanju rizicima definisani su kao ključni prioriteti za razvoj naše Banke. Društvena odgovornost sagledavana kroz donacije će i dalje biti sastavni deo podržavanja lokalne zajednice, dok je API tim podržan raznim stručnim treninzima i edukacijama, tim bildingom i korporativnim događajima, spreman za buduće uspehe.

Naziv: API Bank A.D. Beograd

Adresa: Bulevar vojvode Bojovića 6-8, Beograd

Vebsajt: www.apibank.rs



Behind us is a year that brought significant changes to the market, which is why flexibility and quick decision-making allowed API Bank to be recognized as a reliable partner for businesses and individuals.

Sustainable development has been defined as a priority through our business strategy, and it's quantified in numbers. Our focus has been on an agile approach to business, adapting to rapidly changing market conditions and developing new competencies to meet our clients' needs.

In 2023, we achieved the best results in 15 years of operation in Serbia, with a 31% increase in total assets compared to the previous fiscal year. Additionally, we justified the trust of our clients, as their deposits grew by 30%. Strengthening the Bank's capital, incorporating earned profits, and effective management have resulted in capital adequacy above the industry average. The non-performing loan (NPL) ratio is at a record low, providing a solid foundation for further growth and business development.

Putting clients and their needs first, we introduced enhanced versions of M-banking and E-banking services, as well as the option for instant payments through mobile phones using methods like IPS QR scan, IPS QR show and Prenesi. We continue to work on continuous service automation to improve productivity, and important technological projects related to information security have been successfully completed.



Professionalism, flexibility, prompt responses to regulatory and technological changes, and a conservative risk management approach are key priorities for our Bank's development. Our commitment to social responsibility through donations remains an integral part of supporting the local community. The API team, supported by various professional training sessions, team-building activities, and corporate events, is ready for future successes.

Name: API Bank A.D. Belgrade

Address: Bulevar vojvode Bojovića 6-8, Belgrade

Website: www.apibank.rs

PODACI ZA 2023. GODINU

Naziv banke	API bank a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	18.057	154
Ukupni kapital	2.932	25
Akcijski kapital	4.632	40
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		30,18%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		7,22%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		38,62%
Broj zaposlenih		87
Organizaciona mreža		Centrala i 3 filijale

DATA FOR 2023

Name of the bank	API Bank a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	18,057	154
Total capital	2,932	25
Equity capital	4,632	40
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)	30.18%	
Return on assets (Profit before tax / Average assets)	7.22%	
Return on equity (Profit before tax / Average total capital)	38.62%	
Number of employees	87	
Organisational structure	HQ and 3 Branches	



Banca Intesa, deo međunarodne bankarske grupacije Intesa Sanpaolo, već 17 godina zauzima leadersku poziciju na tržištu Srbije, gradeći svoj uspeh na strategiji organskog rasta. Na kraju 2023. godine, banka je ostvarila rekordne rezultate poslovanja i očuvala poziciju na čelu bankarskog sektora u pogledu ukupne aktive,

kapitala i depozita klijenata, koja je potvrđena lojalnošću 1,4 miliona klijenata i priznanjima za najbolju banku u Srbiji najprestižnijih finansijskih magazina sveta – The Banker, Euromoney i Global Finance.

Prateći razvoj savremenih tehnologija, aktuelne trendove u bankarstvu i stvarne potrebe svojih klijenata, Banca Intesa građanima i privredi stavlja na raspolaganje sveobuhvatnu ponudu inovativnih proizvoda i uslugu najvišeg kvaliteta. Pored toga, napredno iskustvo u poslovanju sa bankom obezbeđeno je kroz konzistentnu interakciju sa klijentima na svim tačkama kontakta, kao i optimalnu sinergiju fizičkog i digitalnog prisustva, u kojoj ekspoziture prerastaju u savetodavne centre, a transakcije se izmeštaju na digitalne kanale.



Uvažavajući ESG kao novu paradigmu održivog poslovanja, Banca Intesa je integrisala faktore životne sredine, socijalne odgovornosti i korporativnog upravljanja u svoje poslovne procese, politike, kao i ponudu proizvoda, kojima podstiče zelenu tranziciju privrede i unapređenje pozicije osetljivih društvenih kategorija. Kako bi rešavanju ključnih socijalnih i ekoloških izazova pristupila na još sistematičniji i strukturisaniji način, banka je osnovala Intesa fondaciju, filantropsku organizaciju koja pomaže kreiranje otpornog, inkluzivnog i kohezivnog društva za sve.

Naziv: Banca Intesa a.d. Beograd

Adresa: Milentija Popovića 7b, Novi Beograd

Vebsajt: www.bancaintesa.rs



Banca Intesa, part of international banking group Intesa Sanpaolo, has been holding the leading position in the Serbian market for 17 years, building its success on the strategy of organic growth. Banca Intesa ended 2023 with record results and preserved its position at

the helm of the banking sector by total assets, capital and customer deposits, which was confirmed by the loyalty of 1.4 million customers and awards for the best bank in Serbia presented by the most prestigious financial magazines in the world - The Banker, Euromoney and Global Finance.

Keeping pace with the development of modern technologies, current banking trends and real customer needs, Banca Intesa is providing its customers with an all-embracing offering of innovative products and top-quality service.



Furthermore, advanced customer experience is ensured through a consistent interaction with clients on all touch points, as well as through an optimum synergy of physical and digital presence, where branches become advisory centres and transactions go digital.

Acknowledging ESG as the new paradigm of sustainable business, Banca Intesa has integrated environmental, social and governance standards into its processes, politics and products that encourage green transition and improved position of vulnerable social groups. In a bid to take an even more systemic and structured approach to addressing key social and environmental challenges, the bank has established Intesa foundation, a philanthropic organisation that helps create a resilient, inclusive and cohesive society for all.

Name: Banca Intesa a.d. Belgrade

Address: Milentija Popovića 7b, New Belgrade

Website: www.bancaintesa.rs

PODACI ZA 2023. GODINU

Naziv banke	Banca Intesa a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	926.028,15	7.903,04
Ukupni kapital	110.818,20	945,76
Aksijski kapital	41.748,47	356,30
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		19,41%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		2,72%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		22,87%
Broj zaposlenih		3.076
Organizaciona mreža		143

DATA FOR 2023

Name of the bank	Banca Intesa a.d. Beograd	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	926,028.15	7,903.04
Total capital	110,818.20	945.76
Equity capital	41,748.47	356.30
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		19.41%
Return on assets (Profit before tax / Average assets)		2.72%
Return on equity (Profit before tax / Average total capital)		22.87%
Number of employees		3.076
Organisational structure		143



**БАНКА
ПОШТАНСКА
ШТЕДИОНИЦА**

Uprkos dinamičnom i izazovnom periodu, uz oštru tržišnu utakmicu, Banka Poštanska štedionica je u 2023. godini, sedmu godinu zaredom, ostvarila pozitivne rezultate poslovanja. Sa ostvarenom dobiti, stabilnim pokazateljima profitabilnosti i dinamičnim organskim rastom bilansne sume, ne samo da je ostvarila zacrtane ciljeve, već ih je uz pomoć klijenata, akcionara i zaposlenih – premašila.

Sintezom tradicionalnih vrednosti i modernog poslovanja Banka uspeva da izađe u susret svim svojim klijentima, od tradicionalne isplate penzija na kućnu adresu za najstarije preko velikog broja šaltera, do digitalnih zahteva savremenog doba.

Modernizacija i širenje poslovne mreže, započeti pre sedam godina, nastavljeni su i u 2023. godini, kako bi bankarski proizvodi bili dostupni što većem broju stanovnika. Istovremeno, imajući u vidu sve veći značaj kartičarskog i digitalnog poslovanja i navike klijenata, Banka je u prethodnom periodu tržištu ponudila niz inovativnih rešenja u ovom segmentu.



Kao državna i društveno odgovorna Banka, kojoj ultimativni cilj nije i ne sme da bude samo i isključivo ostvarenje visokih stopa prinosa na angažovana sredstva, nastavili smo da budemo partner državi i pružamo podršku širokom krugu klijenata. U 2023. godini Banka se uključila u projekat Republičkog fonda za penzijsko i invalidsko osiguranje i ponudila korisnicima brojne pogodnosti Penzionerske kartice nove generacije. Za oko 240.000 studenata u celoj Srbiji omogućeno je besplatno otvaranje računa u Banci i nova studentska platna kartica. BPŠ Banka, koja je godinama bila prepoznatljiva kao banka penzionera, sada je prepoznata i kao banka studenata, odnosno mladih.

Svesna izazova koje nosi budućnost, proizašlih iz novih trendova u bankarstvu, Banka je pristupila temeljnoj modernizaciji i u narednom periodu očekuje je završetak veoma složenog procesa implementacije novog centralnog bankarskog sistema koji će biti ključni pokretač daljeg razvoja proizvoda i usluga Banke.

Naziv: Banka Poštanska štedionica a.d. Beograd

Adresa: Kraljice Marije 3, Beograd

Vebsajt: www.posted.co.rs



**БАНКА
ПОШТАНСКА
ШТЕДИОНИЦА**

Despite a dynamic and challenging period, with keen market competition, Postal Savings Bank achieved positive business results in 2023, for the seventh year in a row. With the profits gained, stable indicators of profitability, and dynamic organic growth of the balance sheet sum, it did not only achieve the goals set, but it surpassed them with the help of its clients, shareholders, and employees.

With a synthesis of traditional values and modern operations, the Bank succeeded to meet the needs of its clients, starting from traditional payment of pensions at home address for the oldest, through a large number of counters, to digital demands of modern times.

Modernization and expansion of the business network, that had been started seven years ago, were continued also in 2023 in order to make banking products available to as many citizens as possible. At the same time, bearing in mind an ever-increasing significance of the card and digital operations and the habits of its clients, the Bank offered a series of innovative solutions in this segment in the previous period.

As a state-owned and socially responsible institution, the Bank whose ultimate goal is not and must not be only to generate high rates of returns on the assets employed, we continued to be a partner to the state and provide support to a wide circle of clients. In 2023, the Bank got involved in a project of the Republic Fund for Pension and Disability Insurance and offered numerous facilities to the holders of Pensioner Cards of New Generation. Free of charge opening of accounts with the Bank and new student payment cards were enabled for approximately 240,000 of students across Serbia. The Bank, that was for years recognizable as the bank of pensioners, is now recognized also as the bank of students, i.e. the young.



Aware of the challenges of the future, resulted from the new trends in banking, the Bank has undertaken a thorough modernization and it expects the end of a very complex process of implementing a new core banking system in the forthcoming period that is going to be a key driver of the further development of the Bank's products and services.

Name: Banka Poštanska štedionica a.d. Belgrade

Address: Kraljice Marije 3, Belgrade

Website: www.posted.co.rs

PODACI ZA 2023. GODINU

Naziv banke	Banka Poštanska štedionica, akcionarsko društvo, Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	463.159	3.953
Ukupni kapital	35.005	299
Akcijski kapital	28.324	242
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		18,1%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		0,9%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		14,4%
Broj zaposlenih		2.701
Organizaciona mreža		255 ukupno 1 centrala, 7 regionalnih centara 24 filijale 172 ekspoziture 51 samostalni šalter

DATA FOR 2023

Name of the bank	Postal Savings Bank, Joint Stock Company, Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	463,159	3,953
Total capital*	35,005	299
Equity capital	28,324	242
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)	18.1%	
Return on assets (Profit before tax / Average assets)	0.9%	
Return on equity (Profit before tax / Average total capital)	14.4%	
Number of employees	2,701	
Organisational structure	255 total 1 head office 7 regional centers 24 branches 172 subbranches 51 independent counters	



Bank of China Srbija a.d. („BOC Srbija“) zvanično je otvorena u januaru 2017. godine. BOC Srbija opslužuje Balkanski region uključujući Bosnu i Hercegovinu i Crnu Goru. Ovo je prva i trenutno jedina kineska banka u Srbiji. Bank of China Srbija a.d. služi opštem cilju inicijative „Pojas i put“. BOC Srbija sprovodi koncept konsultacija, zajedničkih

dostignuća i zajedničke koristi, nastojeći da postane finansijski most za kompanije.

U 2023. god. neto dobit nakon oporezivanja dostigla je 11,15 miliona evra, što predstavlja rast od 98% na godišnjem nivou. Ukupna aktiva iznosila je 283 miliona evra, što je za 39% manje u odnosu na prethodnu godinu, što je razumljivo imajući u vidu redovni poslovni model Banke i njenih klijenata. U našoj banci trenutno je otvoreno sto šezdeset devet računa pravnih lica sa 367 podračuna.

Usluge banke obuhvataju štednju i kredite za pravna lica, trgovanje na deviznim tržištima i projektno finansiranje, domaće i međunarodno saldiranje i kliring, menjačke poslove i kredite za finansijske institucije, itd. Naša baza klijenata obuhvata domaća preduzeća i najvažnije kineske kompanije koje posluju u Srbiji.



Bank of China Srbija a.d. uvek stavlja klijente na prvo mesto, pomažući u podizanju stepena liberalizacije i olakšavanju bilateralne trgovine i investicija između Kine i Srbije, proširujući diversifikovane kanale investiranja i finansiranja i pružajući kineskim kompanijama koje posluju u inostranstvu, kao i klijentima u Srbiji i na Balkanu, profesionalnu, sigurnu, održivu i stabilnu finansijsku podršku. 2023. godine, nakon prijateljskih pregovora između centralne banke Srbije i centralne banke Kine, dogovoreno je uspostavljanje klirinškog aranžmana za RMB u Srbiji i Bank of China Srbija a.d. je imenovana za klirinšku banku u Srbiji. Bank of China Srbija a.d. će svim korporativnim klijentima i finansijskim institucijama u Srbiji svesrdno pružiti usluge saldiranja, kliringa, finansiranja i investiranja u kineskim juanima. Istovremeno, kreditni rizici su strogo kontrolisani, a limiti rizika se održavaju.

Naziv: Bank of China Srbija a.d. Beograd

Adresa: Bulevar Zorana Đinđića 2a, Novi Beograd

Vebsajt: www.bankofchina.com



Bank of China Serbia JSC (hereinafter „BOC Serbia“) was officially opened in January 2017. BOC Serbia also services Bosnia and Herzegovina, Montenegro and other Balkan regions. This is the first and currently the only Chinese bank in Serbia. To serve the overall goal of the “Belt and Road” initiative, BOC Serbia implements the concept

of consultation, joint achievements and shared benefits, striving to become a financial bridge for companies.

In 2023 the net profit after tax reached EUR 11.15 million, showing a year-on-year growth of 98%. The total assets amounted to EUR 283 million which is 39% less than former year but is regular having in mind business model of the Bank and its clients. Currently one hundred and sixty-nine corporate accounts are opened in our Bank with 367 sub-accounts.

The bank's services include savings and loans for legal entities, trade and project financing, domestic and international balancing and clearing, foreign exchange and loans for financial institutions, etc. Our client base includes domestic Serbian companies and the most important Chinese companies operating in Serbia.



Bank of China Serbia JSC always puts clients first, helping to increase the degree of liberalization and facilitation of bilateral trade and investment between China and Serbia, expanding diversified investment and financing channels and providing Chinese companies operating abroad as well as clients in Serbia and the Balkans with a professional, safe, sustainable and stable financial support. In 2023, after friendly negotiations between the central bank of Serbia and the central bank of China, it was agreed to establish the RMB Clearing Arrangement in Serbia and designated Bank of China Serbia JSC as the RMB Clearing Bank in Serbia. Bank of China Serbia JSC will readily provide balancing, clearing, financing and investment services in Chinese yuan to all corporate clients and financial institutional clients in Serbia and the Balkans. At the same time, credit risks were strictly controlled, and risk limits were maintained.

Name: Bank of China Srbija a.d. Belgrade

Address: Bulevar Zorana Đinđića 2a, New Belgrade

Website: www.bankofchina.com

PODACI ZA 2023. GODINU

Naziv banke	Bank of China Srbija a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	33.181	283
Ukupni kapital	3.811	33
Akcijski kapital	1.844	16
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		37,48%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		2,99%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		41,38%
Broj zaposlenih		30
Organizaciona mreža		Centrala

DATA FOR 2023

Name of the bank	Bank of China Serbia a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	33,181	283
Total capital	3,811	33
Equity capital	1,844	16
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		37.48%
Return on assets (Profit before tax / Average assets)		2.99%
Return on equity (Profit before tax / Average total capital)		41.38%
Number of employees		30
Organisational structure		Head office 1



Današnja Erste Bank a.d. Novi Sad počela je sa radom pre skoro dve decenije, akvizicijom Novosadske banke, najstarije finansijske institucije Srbije, koja je osnovana 1864. godine pod nazivom Novosadska štedionica.

Erste Bank je članica Erste Grupe, jedne od vodećih kompanija za pružanje finansijskih usluga na području srednje i istočne Evrope, osnovane pre više od dva veka. U okviru svoje mreže u Srbiji, koju danas čini 87 filijala u 50 gradova sa preko 1.350 zaposlenih, Erste Banka opslužuje gotovo 500.000 klijenata.

Odgovoran pristup finansiranju suštinski je utkan u poslovanje Banke i njeno strateško opredeljenje da doprinosi održivoj budućnosti za klijente, zaposlene i zajednicu.

U fokusu Banke je poslovanje sa stanovništvom, lokalnim zajednicama i malim i srednjim preduzećima, a ima jaku poziciju na tržištu i u segmentu velikih korporativnih klijenata. Svojim klijentima Banka pruža kontinuiranu podršku kako bi, verujući u svoje ideje i potencijale, donosili dobre finansijske odluke – za sebe i svoje bližnje, kao i za razvoj svojih poslovnih poduhvata.



Prepoznavši klimatske promene kao jedan od najvećih globalnih izazova današnjeg društva, Erste Banka je posvećena finansiranju različitih projekata energetske efikasnosti i obnovljivih izvora energije i jedan je od tržišnih lidera na ovom polju. Uverena u važnost systemske podrške, Banka je svoju strategiju definisala tako da ESG principi služe kao osnova koja klijentima omogućava da i ostvaruju pozitivan uticaj i aktivno doprinose dobrobiti društva.

Naziv: Erste Bank a.d. Novi Sad

Adresa: Bulevar oslobođenja 5, Novi Sad

Vebsajt: www.erstebank.rs



Today's Erste Bank a.d. Novi Sad began its operations nearly two decades ago with the acquisition of Novosadska banka, the oldest financial institution in Serbia, founded in 1864 under the name Novosadska štedionica. Erste Bank is a member of Erste Group, one of

the leading financial service providers in Central and Eastern Europe, established over two centuries ago. Within its network in Serbia, which today consists of 87 branches in 50 cities with over 1,350 employees, Erste Bank serves almost 500,000 clients.

A responsible approach to financing is deeply rooted in the Bank's operations and its strategic commitment to contribute to a sustainable future for its clients, employees and the community.

The Bank's focus is on doing business with individuals, local communities and small and medium-sized enterprises, and it also has a strong market position in the segment of large corporates.



The Bank provides continuous support to its clients so that, believing in their ideas and potential, they make good financial decisions – for themselves and their loved ones, as well as for the development of their business ventures.

Having recognized climate change as one of the biggest global challenges of today's society, Erste Bank is committed to financing various projects of energy efficiency and renewable energy sources and is one of the market leaders in this field. Convinced of the importance of systemic support, the Bank has defined its strategy so that ESG principles serve as a basis that enables clients to achieve a positive impact and actively contribute to the welfare of society.

Name: Erste Bank a.d. Novi Sad

Address: Bulevar oslobođenja 5, Novi Sad

Website: www.erstebank.rs

PODACI ZA 2023. GODINU

Naziv banke	Erste Bank a.d. Novi Sad	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	379.237	3.237
Ukupni kapital	48.245	412
Akcijski kapital	21.325	182
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		20,47%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		1,64%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		13,03%
Broj zaposlenih		1.350
Organizaciona mreža		Centrale: 2 Filijale: 87 Regionalni centri: 4

DATA FOR 2023

Name of the bank	Erste Bank a.d. Novi Sad	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	379,237	3,237
Total capital	48,245	412
Equity capital	21,325	182
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		20.47%
Return on assets (Profit before tax / Average assets)		1.64%
Return on equity (Profit before tax / Average total capital)		13.03%
Number of employees		1,350
Organisational structure		Head offices: 2 Branches: 87 Regional centers: 4



Eurobank Direktna je jedna od vodećih finansijskih institucija na tržištu Srbije, sa poslovnom mrežom od 92 ekspoziture i 4 centara za rad sa privredom i ukupnom aktivom preko 2,6 milijardi evra. Banka pruža širok spektar proizvoda i usluga sa fokusom na digitalno bankarstvo i efikasno poslovanje.

U julu 2023. godine uspešno je završeno operativno spajanje informacionih sistema Eurobank a.d. i Direktna banke a.d. Kragujevac, što je omogućilo klijentima unapređeno korisničko iskustvo i efikasniji pristup proizvodima i uslugama.

Tokom 2023. godine, Eurobank Direktna je bila fokusirana i na unapređenje svojih digitalnih usluga i proizvoda, što je rezultiralo proširenjem digitalnog portfolija, a korisnici su dobili brži i jednostavniji pristup finansijskim uslugama. U novembru 2023. godine je AIK Banka postala vlasnik Eurobank Direktna u Srbiji, a na taj način formirana je snažnija i dinamičnija finansijska institucija.

Pored toga, kao aktivni član Udruženja banaka Srbije, Eurobank Direktna banka kontinuirano podržava projekte očuvanja prirode širom zemlje, ističući svoju odgovornost prema ekologiji i održivom razvoju. U 2023.

godini, realizovana je donacija od 1,5 miliona dinara za uređenje Nacionalnog parka Tara. Projekat „Škola kao nacrtana za Vas“ realizovao se i u 2023. godini uz podršku Ministarstva prosvete. Banka je obezbedila informatičku opremu srednjim ekonomskim školama u Arilju i u Sremskoj Mitrovici.



Naziv: Eurobank Direktna a.d. Beograd

Adresa: Vuka Karadžića 10, Beograd

Vebsajt: www.eurobank-direktna.rs



Eurobank Direktna is one of the leading financial institutions in the market of Serbia, with the business network of 92 branches and 4 corporate business centres and with the total assets of EUR 2,6 billion. The Bank provides a wide range of products and services, with a focus on digital banking and efficient operations.

In July 2023, the operational merger of the information systems of Eurobank a.d. and Direktna banka a.d. Kragujevac was successfully completed, providing clients with enhanced user experience and a more efficient approach to products and services.

In the course of 2023, Eurobank Direktna was also focused on enhancing its digital services and products, resulting in the digital portfolio expansion and faster and streamlined access to financial services for clients. In November 2023, AIK Banka became the owner of Eurobank Direktna in Serbia, thus establishing a stronger and more dynamic financial institution.

Furthermore, as an active member of the Association of Serbian Banks, Eurobank Direktna continuously supports nature preservation projects across Serbia, underlining its responsibility towards environmental protection and sustainable development.

In 2023, a donation in the value of RSD 1.5 million was provided for the refurbishment of Tara National Park. The "School Designed for You" project was realised in 2023 as well, with support of the Ministry of Education. The Bank provided IT equipment for secondary schools of economics in Arilje and Sremska Mitrovica.



Name: Eurobank Direktna a.d. Belgrade

Address: Vuka Karadžića 10, Belgrade

Website: www.eurobank-direktna.rs

PODACI ZA 2023. GODINU

Naziv banke	Eurobank Direktna a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	321.837	2.747
Ukupni kapital	39.418	336
Akcijski kapital		
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		19,55%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		0,55%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		4,50%
Broj zaposlenih		1.539
Organizaciona mreža		92 filijale i 4 poslovna centra

DATA FOR 2023

Name of the bank	Eurobank Direktna JSC Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	321,837	2,747
Total capital	39,418	336
Equity capital		
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		19.55%
Return on assets (Profit before tax / Average assets)		0.55%
Return on equity (Profit before tax / Average total capital)		4.50%
Number of employees		1,539
Organisational structure		92 branches and 4 business centres



> A.D. Beograd

HALKBANK a.d. Beograd je svoje poslovanje na teritoriji Republike Srbije započela 2015. godine i od tada neprestano radi na ekspanziji mreže poslovnica i bankomata, a sve sa ciljem što veće dostupnosti klijentima. Od dolaska na tržište Srbije, Banka se trudi da klijentima obezbedi neophodnu finansijsku podršku kroz različite vrste kreditnih i štednih proizvoda, kao i da pruži visok kvalitet usluge, uz napredne opcije.

U 2023. godini nastavljen je stabilan rast naše Banke i otvorene su čak četiri nove poslovnice - u Prijepolju, Beogradu, Staroj Pazovi i Sjenici, čime je ukupan broj poslovnica dostigao broj od 43.

Nastavljajući proces digitalne transformacije, HALKBANK a.d. Beograd je tokom 2023. godine uspešno objedinila digitalne novčanike, pa je tako uz već postojeće - Google Pay i Garmin Pay, klijentima omogućila i beskontaktno plaćanje putem - Apple Pay, Xiaomi Pay i SwatchPAY! novčanika.

HALKBANK a.d. Beograd je strateški posvećena finansiranju MSP klijenata, težeći da klijentima olakša pristup finansijskim sredstvima. Kroz saradnju sa Srpskom Fondacijom za preduzetništvo i Program start-up kredita, naš klijent je prvi u Srbiji ostvario pravo na bespovratna sredstva u iznosu od 320.000,00 dinara, na osnovu uspešno otplaćenog kredita namenjenog početnicima u poslovanju. Istovremeno su zaposleni HALKBANK a.d. Beograd ostvarili najbolje rezultate u okviru programa podrške start-up preduzećima. Ovaj program, kojom se podržavaju tek osnovane firme, ističe našu Banku kao društveno odgovornu instituciju.

Kao društveno odgovorna kompanija učesnici smo humanitarnih akcija i turnira za pomoć ugroženim društvenim grupama i donatori opreme i sredstava. Uz izraženu ekološku svest, veoma se pažljivo staramo o životnoj sredini, čije smo svi deo.

U 2023. godini smo na različite načine pružali podršku razvoju sporta, pa smo tako bili jedni od sponzora biciklističkog kupa Serbia Epic Series. Osim toga, Banka je u saradnji sa Visa kartičarskom organizacijom, kompanijom Garmin i Non Stop Fitness centrima organizovala sportski izazov koji je okupio veliki broj sportskih entuzijasta i tom prilikom smo ih upoznali sa metodom beskontaktnog plaćanja satom i Garmin Pay tehnologijom.

U HALKBANK a.d. Beograd svakodnevno podstičemo rast i razvoj naših zaposlenih i trudimo se da im obezbedimo radno okruženje u kojem će imati priliku da nauče nove, unaprede postojeće veštine i podstaknu svoju kreativnost, pa su različite obuke, edukativne radionice, kursevi turskog jezika i slično, naša svakodnevica.

HALKBANK a.d. Beograd je 2023. godinu završila sa preko 700 zaposlenih, 43 poslovnice i preko 100 bankomata rasprostranjenih širom Srbije.

Naziv: Halkbank a.d. Beograd

Adresa: Milutina Milankovića 9e, Novi Beograd

Vebsajt: www.halkbank.rs



HALKBANK a.d. Belgrade has started doing business on the territory of the Republic of Serbia in 2015, and since then it has been continuously working on the expansion of its network of branches and ATM's and all of that with the aim of achieving even greater availability to the clients.

Since the income on the Serbia's market, the Bank is trying to provide the clients with necessary financial support through different kinds of loan and saving products, as well as to provide high quality service, with advanced options.

In 2023, the stable growth of our Bank has continued, and 4 new branches of our Bank have been opened – in Prijepolje, Belgrade, Stara Pazova and Sjenica, so the total number of branches has reached 43.

Continuing the process of digital transformation, HALKBANK a.d. Belgrade in 2023 has successfully united digital wallets, so in addition to the already existing ones - Google Pay and Garmin Pay, it also enabled contactless payments via - Apple Pay, Xiaomi Pay and SwatchPAY! wallets.

HALKBANK a.d. Belgrade is strategically committed to financing SME clients, striving to facilitate access to financial resources for clients. Through cooperation with the Serbian Foundation for Entrepreneurship and the Start-up Loan Program, our client was the first in Serbia to obtain the right to grant funds in the amount of RSD 320,000.00, based on a successfully repaid loan intended for business beginners. At the same time, employees of HALKBANK a.d. Belgrade achieved the best results within the support program for start-up companies. This program, which supports newly established companies, highlights our Bank as a socially responsible institution.

As a socially responsible company, we are participants in humanitarian actions and tournaments to help vulnerable social groups and we are also donors of the equipment and resources. With a strong environmental awareness, we are very carefully taking care of the environment, which we are all part of.

In 2023, we have supported the development of sport in different ways, so we have been one of the sponsors of cycling cup Serbia Epic Series. Besides that, the Bank has, in cooperation with the Visa card organization, Garmin company and Non Stop Fitness centers, organized a sports challenge, that has united huge number of sport enthusiasts and on that occasion we have introduced them with the contactless payment method with watch and Garmin Pay technology.

In HALKBANK a.d. Belgrade, we are daily encouraging growth and development of our employees, and we try to provide them with a working environment in which they will have the opportunity to learn new, improve existing skills and encourage their creativity, so different kinds of trainings, educational workshops, Turkish language courses, etc. are part of our everyday life.

HALKBANK a.d. Belgrade has finished 2023 with over 700 employees, 43 branches and over 100 ATM's spread throughout Serbia.

Name: Halkbank a.d. Belgrade

Address: Milutina Milankovića 9e, New Belgrade

Website: www.halkbank.rs

PODACI ZA 2023. GODINU

Naziv banke	Halkbank a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	127.730	1.090
Ukupni kapital	24.526	209
Akcijski kapital	18.363	157
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		26,98%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		2,08%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		10,25%
Broj zaposlenih		721
Organizaciona mreža		Centrala, 38 filijala, 5 ekspozitura, 1 šalter

DATA FOR 2023

Name of the bank	Halkbank JSC Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	127,730	1,090
Total capital	24,526	209
Equity capital	18,363	157
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)	26.98%	
Return on assets (Profit before tax / Average assets)	2.08%	
Return on equity (Profit before tax / Average total capital)	10.25%	
Number of employees	721	
Organisational structure	Head office, 38 branch offices, 5 cash offices, 1 counter	



NLB Komercijalna banka

NLB Komercijalna banka je banka univerzalnog tipa, koja pruža sve vrste bankarskih usluga svim kategorijama klijenata, od građana, preko preduzetnika, malih i srednjih preduzeća, pa sve do najvećih domaćih i internacionalnih kompanija. Kao sistemska banka, posedujemo sopstvenu likvidnost i jednu od najvećih

mreža bankomata i ekspozitura u Srbiji, ali naš najveći kapital je fer, transparentan odnos poverenja s više od milion aktivnih klijenata.

Upravo oni su u fokusu svih naših aktivnosti. To znači da svoje poslovanje razvijamo u korak sa njihovim potrebama – uvek vođeni motom da ne prodajemo proizvode, već kreiramo kompletne finansijske odgovore na njihova životna i poslovna pitanja.

Članica smo NLB Grupe, vodeće bankarske i finansijske grupacije sa sedištem i isključivim strateškim fokusom na Jugoistočnu Evropu, za koju je Srbija tržište od strateškog značaja. To je posebna prednost za sve naše klijente koji su poslovno ili privatno povezani sa državama regiona, ali i garancija aktivne podrške, na koju u svakom trenutku možemo da računamo - kako od strane matične banke u Sloveniji, tako i od svih njenih članica.

Naša matična NLB Grupa nije samo finansijska grupacija, a ovaj region za nju nije samo tačka na mapi, već dom pun pravih prilika. To znači da pored dobrih poslovnih i finansijskih rezultata, koji podržavaju dalji ekonomski razvoj, želimo da iniciramo promene nabolje u sredini u kojoj poslujeemo i doprinesemo kvalitetnijem životu svih njenih stanovnika.

Zbog toga su stalno prilagođavanje potrebama klijenata, uvođenje novih bankarskih proizvoda i usluga, uz korišćenje naprednih tehnologija, ali i kontinuirano ulaganje u zajednicu u kojoj poslujeemo, proveren recept za dugogodišnje uspešno poslovanje.



Naziv: NLB Komercijalna banka a.d. Beograd
Adresa: Bulevar Mihajla Pupina 165v, 11070 Novi Beograd
Vebsajt: www.nlbkb.rs



NLB Komercijalna banka

NLB Komercijalna banka is a universal bank that provides all types of banking services to all types of customers, from personal banking customers, to entrepreneurs, SMEs to the largest local and international companies.

As a bank of systemic importance, we have our own liquidity and one of the widespread ATM and branch networks in Serbia, but our greatest asset is a fair and transparent relationship of trust with more than a million active customers.

They are exactly the focus of all our activities. This means that we are developing our business in line with their needs – always led by the motto that we do not sell products, but create complete financial solutions to their life and business issues.

We are a member of the NLB Group, a leading banking and financial group headquartered in South East Europe with a sole focus on this region. Serbia is a market of strategic importance for NLB Group. This is a particular advantage to all our clients who are connected to the countries of the region with both private and business ties, but this is also a guarantee of active support that we can count on at any moment – both on the parent bank in Slovenia and all of its members.



Our parent NLB Group is not just a financial group. For NLB Group this region is not just a blob on the map, but a home full of real opportunities. This means that, apart from the good business and financial results that support further economic development, we would like to initiate the changes for the better, in the environment we operate in, and contribute to the better quality of life for all its citizens.

That is why constant adjustments to customer needs, introduction of new banking products and services, with the use of advanced technologies, but also continuous investment in the community we operate in, are the tried and tested recipe for long-term successful business.

Name: NLB Komercijalna banka a.d. Belgrade

Address: Bulevar Mihajla Pupina 165v, 11070 New Belgrade

Website: www.nlbkb.rs

PODACI ZA 2023. GODINU

Naziv banke	NLB Komercijalna banka a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	589.161	5.028
Ukupni kapital	97.594	833
Akcijski kapital	45.860	391
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		27,1%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		3,0%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		18,3%
Broj zaposlenih		2.332
Organizaciona mreža		1 centralna zgrada + 4 poslovne jedinice + 171 ekspozitura

DATA FOR 2023

Name of the bank	NLB Komercijalna banka JSC Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	589,161	5,028
Total capital	97,594	833
Equity capital	45,860	391
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		27.1%
Return on assets (Profit before tax / Average assets)		3.0%
Return on equity (Profit before tax / Average total capital)		18.3%
Number of employees		2,332
Organisational structure		1 head office + 4 business units + 171 branch offices



Mirabank a.d. Beograd je domaća banka, osnovana 2015. godine kao direktna strana investicija sa 100% kapitala iz Ujedinjenih Arapskih Emirata. Misija i vizija banke fokusirana je na pružanje maksimalne podrške kompanijama iz Srbije, kao i investicijama iz UAE, težeći da bude okosnica za dalji razvoj ekonomskih odnosa između dve zemlje.

Mirabank kroz osnivanje Poslovnog kluba UAE i Srbije, zajedno sa drugim članicama, kompanijama visoke reputacije nastoji da pomaže u daljem razvoju ekonomske razmene između dve zemlje, deleći informacije, iskustva i znanja.

Mirabank brine o potrebama svojih klijenata i tako gradi svoju poslovnu reputaciju, trudeći se da bude pouzdan i profesionalan partner. Pored poslovanja sa pravnim licima, Mirabank razvija poslovanje i u vidu pružanja usluga stanovništvu, posebno u oblasti štednje. Klijentima nudimo visok nivo sigurnosti, vrhunski kvalitet usluga i konkurentne kamatne stope.



Naš uspeh merimo uspehom naših klijenata, kao i motivacijom i napretkom zaposlenih, čime kontinuirano unapređujemo celokupno poslovanje. Mirabank je među prvim bankama na domaćem tržištu dobila „Family Friendly Enterprise” sertifikat, koji potvrđuje posvećenost banke da svojim zaposlenima omogući da na što lakši način usklade svoj porodični i poslovni život. Ovime na još jedan način Banka iskazuje svoju dugoročnu posvećenost tržištu Srbije, kao i predanost održivom razvoju.

Fokusirani smo na rezultat, delamo sa integritetom, i držimo se visokih etičkih standarda. Kroz naše aktivnosti, kontinuirano doprinosimo razvoju ekonomskih odnosa između Srbije i UAE, pružajući vrhunsku uslugu i podržavajući rast srpske ekonomije.

Naziv: Mirabank a.d. Beograd
Adresa: Španskih boraca 1, Novi Beograd
Vebsajt: www.mirabankserbia.com



Mirabank a.d. Belgrade is a domestic bank, founded in 2015, as a direct foreign investment with 100% capital from the United Arab Emirates. The mission and vision of the Bank are focused on providing maximum support to companies in Serbia and investments from the UAE, striving to be a backbone for further development of economic relations between the two countries.

Through the establishment of the UAE and Serbia Business Club, Mirabank, together with other highly respected members, aims to assist in the further development of economic exchange between the two countries by sharing information, experiences, and knowledge.

Mirabank takes care of the needs of its clients, building its business reputation by striving to be a reliable and professional partner. In addition to working with legal entities, Mirabank also develops business for private individuals, primarily in the area of savings. We offer clients a high level of security, top-quality services, and competitive interest rates. Our achievement is measured by the success of our clients as well as the motivation and progress of our employees, continuously improving overall business operations.



Mirabank is among the first banks on the local market to receive the „Family Friendly Enterprise“ certificate, which confirms the bank’s commitment to enabling its employees to balance their family and professional lives as easily as possible. In this way, the Bank expresses its long-term commitment to the Serbian market as well as its dedication to sustainable development.

We are result-oriented, act with integrity, and adhere to high ethical standards. Through our activities, we continuously contribute to the development of economic relations between Serbia and the UAE, providing top-notch service and supporting the growth of the Serbian economy.

Name: Mirabank a.d. Belgrade

Address: Španskih boraca 1, New Belgrade

Website: www.mirabankserbia.com

PODACI ZA 2023. GODINU

Naziv banke	Mirabank a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	5.856	50
Ukupni kapital	2.283	19
Aksijski kapital	4.806	41
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		68,18%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		-
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		-
Broj zaposlenih		43
Organizaciona mreža		Centrala 1 ekspozitura

DATA FOR 2023

Name of the bank	Mirabank a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	5,856	50
Total capital	2,283	19
Equity capital	4,806	41
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		68.18%
Return on assets (Profit before tax / Average assets)		-
Return on equity (Profit before tax / Average total capital)		-
Number of employees		43
Organisational structure		Head office, 1 cash office



3 Banka –doprinos planeti, ljudima i ekonomskom prosperitetu

Usled globalnih geopolitičkih kretanja, 2023. godina je bila godina neizvesnosti u kojoj smo imali prilike da još jednom potvrdimo svoj poslovni model i strategiju usmerenu jednako i na poslovne i finansijske ciljeve.

Uz uspeh na planu poslovnih rezultata ostvarenih u jednoj takvoj, kriznoj godini, posebno smo ponosni na to što su naši klijenti nastavili da nam ukazuju poverenje i da u nama vide strateškog partnera, spremnog da podrži njihove poslovne potrebe i planove usmerene na unapređenje kvaliteta života njihovih porodica.

Kreditni portfolio ostvario je rast od 16% dok je broj kreditnih klijenata porastao za 9%. Banka je zadržala lidersku poziciju na tržištu u domenu kreditiranja poljoprivrednih gazdinstava i preduzetnika, pa je svaki drugi poljoprivrednik i svaki treći preduzetnik koji koristi kredit - klijent 3 Banke.

Socijalne performanse Banke bile su u skladu sa poslovnim. Čak 72% klijenata bilo je iz ruralnih krajeva, dok je udeo klijenata koji nisu imali pristup kreditiranju do sada, iznosio 41%.



Banka je nastavila da unapređuje aktivnosti usmerene na zaštitu životne sredine i doprinos zelenoj tranziciji u Republici Srbiji, pa je tokom godine u svoju ponudu uvrstila dva kredita za energetska efikasnost.

Banka je u 2023. godini realizovala još jedan ciklus „Junaka mikro biznisa“ sa dnevnim listom Blic, sa ciljem da promoviše preduzetništvo i podstakne ljude da uzmu život u svoje ruke, obezbeđujući posao za sebe i svoju porodicu. Pokrenula je i izbor za najboljeg mladog poljoprivrednika godine, kako bi motivisala mlade ljude da budućnost grade u ruralnim područjima, decenijama pogođeni migracijom mladih u velike gradske centre.

Naziv: 3 Banka a.d. Novi Sad

Adresa: Bulevar oslobođenja 2a, Novi Sad

Vebsajt: <http://www.3bank.rs>



3Bank – Contribution to the Planet, People and Economic Prosperity

Due to global geopolitical developments, 2023 was a year of uncertainty in which we, once again, had the opportunity to confirm our business model and strategy aimed equally at business and financial goals.

With the success in terms of business results achieved in a crisis year, we are especially proud of our clients' trust who see us as a strategic partner, ready to support their business needs and plans for improving the quality of life of their families.

The loan portfolio grew by 16%, while the number of loan clients increased by 9%. The Bank has maintained its leading position in lending to agricultural households and entrepreneurs, resulting in every second farmer and every third entrepreneur using a loan being a client of 3Bank.

The Bank's social performance was in line with its business performance. As many as 72% of clients were from rural areas, while the share of underbanked clients was 41%.

The Bank continued to improve activities aimed at environmental protection and contribution to the green transition in the Republic of Serbia, by including two loans for energy efficiency in its offer during the year.

In 2023, Bank realized "Heroes of Micro Business" contest in cooperation with the daily newspaper Blic, aimed at promotion of entrepreneurship as well as encouraging people to take life into their own hands by providing job opportunities for themselves and their families. 3Bank also launched the competition for the Best Young Farmer of the year, in order to motivate young people to build their future in rural areas that have been affected by migration of young people to large urban centers for decades



Name: 3 Banka a.d. Novi Sad
Address: Bulevar oslobođenja 2a, Novi Sad
Website: <http://www.3bank.rs>

PODACI ZA 2023. GODINU

Naziv banke	3 Banka a.d., Novi Sad	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	30.061	257
Ukupni kapital	5.057	43
Akcijski kapital	1.865	16
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		23,01%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		2,22%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		13,03%
Broj zaposlenih	599	
Organizaciona mreža	Centrala +4 filijale +37 poslovnih jedinica	

DATA FOR 2023

Name of the bank	3 Bank a.d. Novi Sad	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	30,061	257
Total capital	5,057	43
Equity capital	1,865	16
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		23.01%
Return on assets (Profit before tax / Average assets)		2.22%
Return on equity (Profit before tax / Average total capital)		13.03%
Number of employees		599
Organisational structure		Head office +4 branches and 33 credit offices



Tokom vrlo dinamične 2023. godine za bankarski sektor, OTP banka Srbija je ostala vodeći kreditor uz istorijske finansijske i poslovne rezultate, što je i nagrađeno prestižnim međunarodnim priznanjima. Uz snažnu podršku matične OTP Grupe, jedne od najbrže rastućih i vodećih bankarskih grupacija u regionu Centralne i Istočne Evrope prisutne na 11 tržišta, OTP u Srbiji uspešno integriše međunarodnu ekspertizu sa temeljnim poznavanjem specifičnosti lokalnog tržišta.

OTP banka je u potpunosti usmerena na inovacije i digitalizaciju svog poslovanja, koja omogućava klijentima nove pogodnosti sa fokusom na unapređenje digitalnog bankarstva i korisničkog iskustva. U OTP digitalnoj fabrici nastaju novi, a neretko jedinstveni proizvodi gde se posebno izdvajaju nova m-bank aplikacija i Junior Mastercard kartica za decu od 11 do 18 godina, koja im obezbeđuje finansijsku samostalnost i nezavisnost. Krajem 2023. lansiran je i OTP Connect – jedinstveni program za saradnju, razvoj i podsticaj inovacija.

Godinama unazad OTP banka gradi imidž institucije koja je lider korporativno odgovornog poslovanja sa brojnim projektima koji su postali brend za sebe, a gde su održivost i primena ESG standarda od strateškog značaja.

Mreža od 154 ekspozitura (od kojih su dve OTP partner ekspoziture namenjene partnerima, investitorima, brokerima i trećim licima) u 91 gradu i 275 bankomata je među najvećima u Srbiji, čime je zadržano prisustvo na celoj teritoriji zemlje. U okviru OTP Grupe u Srbiji posluju i OTP Osiguranje, OTP Lizing kao i od jula 2023. godine društvo za upravljanje imovinom OTP Invest.

Naziv: OTP banka Srbija a.d. Novi Sad
Adresa: Trg Slobode 5, Novi Sad, Srbija
Vebsajt: www.otpbanka.rs



In the course of a very dynamic 2023 for the banking sector, OTP banka Srbija remained a leading creditor with historic financial and business results, which was also rewarded with prestigious international recognition. Strongly supported by the parent OTP Group,

one of the fastest growing and leading banking groups in the region of Central and Eastern Europe, which is present in 11 markets, OTP in Serbia successfully integrates international expertise with thorough knowledge of local market specifics.

OTP banka is fully focused on innovation and digitalization of its operations, providing customers new benefits with a focus on enhancing digital banking and customer experience. New and often unique products are created in the OTP digital factory, with the particularly distinguished new m-bank application and the Junior Mastercard card for children from 11 to 18 years of age, which ensures their financial independence. At the end of 2023, OTP Connect was also launched - a unique program for cooperation, development and encouragement of innovation.

For years, OTP banka has been building the image of an institution that is a corporate social responsibility leader with numerous projects that have become a brand for themselves, where sustainability and application of ESG standards are of strategic importance.

Our network comprising 154 branches (out of which two are OTP partner branches intended for partners, investors, brokers and third parties) in 91 cities and 275 ATMs, is among the largest in Serbia, maintaining thereby presence in the entire territory of the country. OTP Group in Serbia also includes operations of OTP Osiguranje, OTP Lizing, and the asset management company OTP Invest from July 2023.

Name: OTP banka Srbija a.d. Novi Sad
Address: Trg Slobode 5, Novi Sad, Serbia
Website: www.otpbanka.rs

PODACI ZA 2023. GODINU

Naziv banke	OTP banka a.d. Novi Sad	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	828.685	7.072
Ukupni kapital	107.748	920
Akcijski kapital	59.396	507
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		21,41%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		2,13%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		16,09%
Broj zaposlenih		2.720
Organizaciona mreža		Centrala: 2 Filijala: 19 Ekspozitura: 154 Region za poslove sa stanovništvom: 1 Region za poslove sa stanovništvom i privredom: 5

DATA FOR 2023

Name of the bank	OTP bank a.d. Novi Sad	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	828,685	7,072
Total capital	107,748	920
Equity capital	59,396	507
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)	21.41%	
Return on assets (Profit before tax / Average assets)	2.13%	
Return on equity (Profit before tax / Average total capital)	16.09%	
Number of employees	2,720	
Organisational structure	HQ: 2 Branch Office: 19 Branch: 154 Retail Region: 1 Retail and Corporate Region 5	



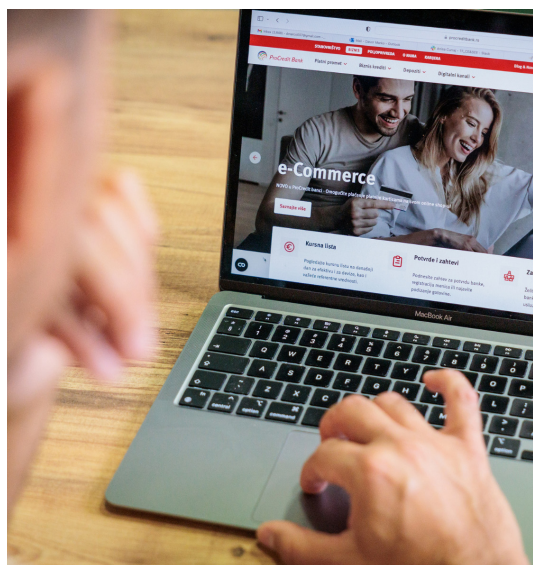
ProCredit Bank

ProCredit Banka je razvojno orijentisana komercijalna banka koja posluje unutar ProCredit Grupe, pružajući bankarske usluge u zemljama u tranziciji, zemljama u razvoju, i u Nemačkoj. ProCredit Banka pruža izuzetnu uslugu malim i srednjim preduzećima, kao i stanovništvu, koji imaju mogućnost

štednje i preferiraju obavljanje bankarskih poslova putem elektronskih kanala. U našem poslovanju se pridržavamo nekoliko osnovnih principa: cenimo transparentnost u komunikaciji sa našim klijentima, težimo da minimiziramo ekološki uticaj, i pružamo usluge koje se zasnivaju i na razumevanju situacije svakog klijenta i na finansijskoj analizi.

Fokusiramo se na mala i srednja preduzeća, jer smo uvereni da ova preduzeća stvaraju radna mesta i daju vitalan doprinos ekonomijama u kojima posluju. ProCredit Banka nije „samo banka“ za poslovne klijente - mi smo i njihov konsultant za poslovanje i razvoj. Razvoj poslovanja uvek mora biti energetski efikasan, održiv i time konkurentan.

Nudimo jednostavne i pristupačne mogućnosti štednje, kao i usluge online bankarstva, i ulažemo u finansijsko obrazovanje, kako bismo podstakli kulturu štednje i finansijske odgovornosti među poslovnim klijentima, kao i privatnim licima. Etika i ekološki principi su potpuno integrisani u naš poslovni model. Tretiranje kolega i klijenata, kao i društava i okoline u kojima radimo, sa poštovanjem i dugoročnom perspektivom, centralno je u našoj filozofiji i našem uspehu.



Naziv: ProCredit bank a.d. Beograd

Adresa: Milutina Milankovića 17, Novi Beograd

Vebsajt: www.procreditbank.rs

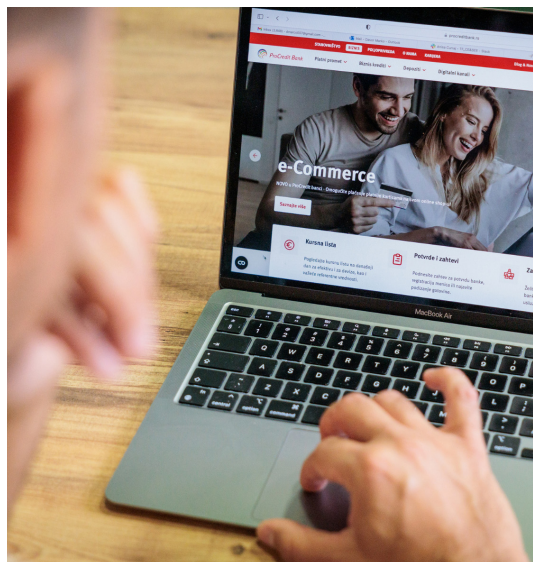


ProCredit Bank is a development-oriented commercial bank operating within the ProCredit Group, providing banking services in transition economies, developing countries, and in Germany. ProCredit Bank provides excellent service to small and medium enterprises and individuals who have the capacity

to save and prefer to conduct banking transactions through electronic channels. In our operations, we adhere to several core principles: we value transparency in our communication with clients, strive to minimize our ecological impact, and offer services based on an understanding of each client's situation and financial analysis.

We focus on small and medium-sized enterprises, as we believe these businesses create jobs and contribute significantly to the economies where they operate. ProCredit Bank is not just a bank for business clients - we also serve as their consultant for business operations and development. Business development must always be energy-efficient, sustainable, and thus competitive.

We offer simple and accessible savings options, as well as online banking services, and we invest in financial education to promote a culture of saving and financial responsibility among business clients and private individuals. Ethical and environmental principles are fully integrated into our business model. Treating colleagues and clients, as well as the societies and environments in which we operate, with respect and a long-term perspective, is central to our philosophy and success.



Name: ProCredit bank a.d. Belgrade

Address: Milutina Milankovića 17, New Belgrade

Website: www.procreditbank.rs

PODACI ZA 2023. GODINU

Naziv banke	Procredit Bank a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	162.716	1.389
Ukupni kapital	19.614	167
Akcijski kapital	6.440	55
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		18,63%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		1,67%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		13,61%
Broj zaposlenih		431
Organizaciona mreža		Centrala - 1 Ekspoziture - 6

*Podatke za poziciju Ukupni kapital uzeti iz Bilansa stanja

DATA FOR 2023

Name of the bank	ProCredit bank a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	162,716	1,389
Total capital	19,614	167
Equity capital	6,440	55
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		18.63 %
Return on assets (Profit before tax / Average assets)		1.67%
Return on equity (Profit before tax / Average total capital)		13.61%
Number of employees		431
Organisational structure		Head Office- 1 Branches- 6



Raiffeisen Bank

Raiffeisen banka je u 2023. godini nastavila da ostvaruje izuzetne rezultate. Tome je doprineo veći broj klijenata, ali i rast prihoda od naknada i kamata.

Banka je u 2023. godini uspešno završila svoju prvu akviziciju, čime ostvaruje svoje dugoročne strateške planove o proširenju poslovanja na srpskom tržištu. RBA banka (nekadašnja Crédit Agricole Srbija a.d. Novi Sad) akvizirana je 1. aprila 2022. god., uključujući i lizing kompaniju.

Nastavljena je i digitalizacija usluga, uz konstantno uvođenje inovacija i potpuno onlajn usluga i proizvoda za klijente. Gotovo celokupna mreža pokrivena je digitalnim poslovnica, sa uslugom dostupnom 24 sata, sedam dana u nedelji.

Pitanja ESG-a i održivosti bila su i u 2023. god. u samom vrhu poslovnih prioriteta. Pored društvene odgovornosti kroz donacije, humanitarne akcije i dugogodišnja strateška partnerstva u sportu, kulturi i umetnosti, banka nastavlja i analizu kreditnog portfolija i u cilju smanjenja ulaganja u industrije koje su veliki zagađivači. Sva električna energija koju koristimo dobijena je iz obnovljivih izvora, za šta dobijamo i sertifikat.



Nisu izostala ni vredna priznanja. Međunarodni renomirani finansijski magazin „Euromoney“ proglasio je Raiffeisen „Najboljom bankom za digitalna rešenja u Srbiji“, dok je magazin „Global finance“ Raiffeisen banci dodelio dva priznanja – za „Najbolju privatnu banku u Srbiji“ i „Najbolju digitalnu banku u segmentu poslovanja sa stanovništvom“. Banka je 2023. godine prvi put nagrađena i dvema titulama u potkategorijama tog izbora, i to za „Najbolji dizajn korisničkog iskustva u Srbiji“ i „Najbolju mobilnu aplikaciju za segment stanovništva u Srbiji“.

Naziv: Raiffeisen banka a.d. Beograd
Adresa: Đorđa Stanojevića 16, Novi Beograd
Vebsajt: www.raiffeisenbank.rs



Raiffeisen Bank

Raiffeisen banka continued realizing outstanding results in 2023 as well. This was supported by a growing number of clients, but also increasing revenues from fees and interest rates.

The bank successfully finalized its first acquisition in 2023, realizing thereby its long-term strategic plans as regards expanding its business activities in the Serbian market. RBA banka (the former Crédit Agricole Srbija A.D. Novi Sad) was acquired on April 1, 2022, including the leasing company.

Service digitalization was continued, with continual introducing of innovations and fully online products and services for clients. Almost the whole network has been covered with digital branch offices, with services available around the clock, 7 days a week.

The issues of ESG and sustainability were the top business priorities in 2023 as well. Apart from social responsibility realized through donations, charity activities and long-term strategic partnerships in sports, culture and art, the bank also continues to analyze its credit portfolio with the aim of reducing investments into highly polluting industries. All the electricity used by the bank was obtained from renewable sources, which is certified.



There was no lack of awards: the renowned financial magazine "Euromoney" awarded the bank with the title "Best Digital Bank in Serbia", while the renowned financial magazine "Global Finance" awarded the bank with two titles – "Best Private Bank in Serbia" and the "Best Digital Bank in the Retail Segment" in Serbia. In 2023, the bank was awarded for the first time with two titles in subcategories of this contest, as "Best User Experience Design in Serbia" as well as the "Best Consumer Mobile App in Serbia".

Name: Raiffeisen banka a.d. Belgrade

Address: Đorđa Stanojevića 16, New Belgrade

Website: www.raiffeisenbank.rs

PODACI ZA 2023. GODINU

Naziv banke	Raiffeisen banka a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	663.687	5.664
Ukupni kapital	87.165	744
Akcijski kapital	27.466	234
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		20,06%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		4,18%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		32,30%
Broj zaposlenih		2.237
Organizaciona mreža		6 Regiona 2 Regionalne filijale 7 Lokalnih filijala 74 filijala 23 ekspozitura Ukupno 106 organizacionih delova

DATA FOR 2023

Name of the bank	Raiffeisen bank a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	663,687	5,664
Total capital	87,165	744
Equity capital	27,466	234
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		20.06%
Return on assets (Profit before tax / Average assets)		4.18%
Return on equity (Profit before tax / Average total capital)		32.30%
Number of employees		2,237
Organisational structure		6 Regions 2 Regional branches 7 Local branches 74 branch offices 23 outlets In total: 106 organization units



Srpska banka a.d. Beograd je domaća banaka sa većinskim vlasništvom Republike Srbije, koja ima kontinuitet i dugogodišnje iskustvo u bankarskom poslovanju. Osnovana kao Vojni servis u sastavu Narodne banke Jugoslavije, kratko vreme poslovala je pod nazivom YU garant banka a.d. Beograd, a od septembra 2003. godine posluje pod imenom Srpska banka a.d. Beograd.

Od osnivanja, Srpska banka a.d. Beograd je u većinskom državnom vlasništvu i svoje poslovanje zasniva na visokim profesionalnim standardima i efikasnosti u pružanju svih vrsta bankarskih usluga.

Ostvarena dobit u 2023. godini, u iznosu od 331.407 hiljada dinara pokazuje da je Srpska banka a.d. Beograd uspela da odgovori na sve izazove, kako regulatornih tela, tako i poslovnog okruženja, i da prilagodi poslovanje svojim klijentima, pre svega, klijentima iz sistema Odbrambene industrije Srbije, kao i drugim privrednim subjektima sa kojima Banka tradicionalno posluje. Poslujući u zahtevnom tržišnom okruženju, u uslovima jake konkurencije, Banka je uspela da na zahteve klijenata odgovori brzo i efikasno, kroz stalno prilagođavanje proizvoda i usluga njihovim potrebama. Očekivanja su da će Banka u 2024. godini ostvariti bolje poslovne rezultate, kroz praćenje poslovanja, kako postojećih klijenata, pre svega klijenata iz grupacije Odbrambene industrije Srbije, tako i kroz privlačenje novih klijenata, s obzirom da ne postoje ograničenja za uspostavljanje poslovnih odnosa sa klijentima u delu poslova koji se odnose na prikupljanje depozita, otvaranje i vođenje platnih i drugih računa, poslove platnog prometa, dokumentarne poslove, odnosno poslove kojima se uvećava depozitni potencijal Banke.



Banka odobrava kredite prvenstveno klijentima iz grupacije namenske industrije Srbije, kao i drugim privrednim društvima koja samostalno, ili kao kooperanti, učestvuju u realizaciji specifičnih proizvodnih, razvojnih i spoljnotrgovinskih poslova, kao i privrednim društvima iz javnog sektora. Zbog vlasničke strukture i specifičnosti poslova njenih tradicionalnih klijenata, Banka ima čvrstu, dugoročnu poslovnu saradnju sa svojim klijentima i razvijenu mrežu korespondentskih odnosa sa velikim brojem banaka širom sveta.

Poslovnu saradnju sa fizičkim licima Srpska banka a.d. obavlja preko Ekspoziture Beograd, koja je smeštena u sedištu Banke u ulici Savska broj 25.

Prioriteti Srpske banke a.d. Beograd i u narednom periodu ostaju nepromenjeni, uz dalje jačanje kapitalne osnove i očuvanje dugoročne, čvrste i obostrano korisne poslovne saradnje Banke i njenih klijenata.

Naziv: Srpska banka a.d. Beograd

Adresa: Savska 25, Beograd

Vebsajt: www.srpskabanka.rs



Srpska banka a.d. Beograd is a domestic bank with majority ownership of the Republic of Serbia, which has continuity and many years of experience in banking. Established as a Military Service within the National bank of Yugoslavia, for a short time it operated under the name of YU Garant banka ad Beograd, whereas since September 2003 it has been operating under the name of Srpska banka a.d. Beograd.

Since its establishment, Srpska banka a.d. Beograd has been majority state-owned, and its operation is based on high professional standards and efficiency in providing all kinds of banking services.

The realized profit amounting to 331,407 thousand dinars in 2023 is an indication that the Bank succeeded in responding to the challenges set by both the regulatory bodies and the business environment, and adjusted its business to its clients, primarily to clients from the system of the Defense Industry of Serbia, as well as to other clients with which the Bank traditionally does business. In a demanding market environment, in conditions of strong competition, the Bank has managed to respond quickly and efficiently to customer requirements, constantly adjusting its products and services to their needs. Expectations are that the Bank will achieve better business results in 2024, through monitoring the business, both of existing clients, primarily clients from the group of the Defense Industry of Serbia, and through acquisition new clients, since there are no restrictions on establishing business relations with clients in the part of jobs related to collection of deposits, opening and maintaining payment and other accounts, payment operations, documentary operations, apropos operations that increase the Bank's deposit potential.



The Bank approves loans primarily to customers related to the Serbian defense industry, as well as other companies that are independently, or as co-operators, involved in the specific production, development and foreign trade transactions, as well as with the companies in the public sector. Due to the ownership structure and specific operations of its traditional customers, the Bank has developed a strong, long-term business relationship with its customers and the network of correspondent relations with a number of banks around the world.

Business cooperation with retail clients is performed through the Belgrade branch, which is located at the Banks's headquarters at 25, Savska Street.

The priorities of Srpska banka a.d. Beograd in the forthcoming period remain unchanged, including the further strengthening of the capital base and preservation of long-term, solid and mutually beneficial business cooperation between the Bank and its clients.

Name: Srpska banka a.d. Belgrade

Address: Savska 25, Belgrade

Website: www.srpskabanka.rs

PODACI ZA 2023. GODINU

Naziv banke	Srpska banka a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	46.062	393,1
Ukupni kapital	3.469	29,6
Akcijski kapital	2.846	24,3
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		30,59%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		0,90%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		10,60%
Broj zaposlenih		86
Organizaciona mreža		Centrala + 1 Ekspozitura

DATA FOR 2023

Name of the bank	Srpska banka a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	46,062	393.1
Total capital	3,469	29.6
Equity capital	2,846	24.3
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		30.59%
Return on assets (Profit before tax / Average assets)		0.90%
Return on equity (Profit before tax / Average total capital)		10.60%
Number of employees		82
Organisational structure		Central + 1 branch



UniCredit Banka u Srbiji uspešno je okončala 2023. godinu ostvarivši rezultate koji predstavljaju kontinuitet dugogodišnjeg plana i značajna postignuća, potvrdivši svoju poziciju kao pouzdanog partnera privredi i stanovništvu. Nastavljen je pozitivan trend u oba ključna segmenta

poslovanja – sektoru stanovništva i sektoru privrede i održan je efikasan poslovni model. UniCredit Banka je nastavila transformaciju poslovnog modela i pojednostavljenje procesa, fokusirajući se na klijenta, kao i posebno na pružanje podrške u postupcima zelene tranzicije. Jedna od osnovnih uloga banke na tržištu jeste i savetodavna uloga, naročito ukoliko se odnosi na nova područja ulaganja za klijente. Banka se trudi da na osnovu iskustva i ekspertize približi klijentima svaku od tih oblasti, da im pomogne da razumeju šta je neophodno da postignu od „zelenih“ standarda i ispune od kriterijuma kako bi što lakše mogli da prođu kroz zelenu tranziciju, i dodatno osnaže ekonomiju.

Osnova i svrha biznisa UniCredit Banke jeste osnaživanje napretka zajednice, kroz održivo i društveno odgovorno poslovanje, a koje je protkano kroz sve sfere delanja. U skladu sa tim, tri su glavna stuba društveno odgovornog poslovanja: obrazovanje, zaštita životne sredine i inkluzija. Banka kontinuirano ulaže u očuvanje životne sredine, u obrazovanja mladih ljudi, dok inkluzija nije jednokratna tema, jer banka konstantno radi na prepoznavanju i osnaživanju društvenih grupa koje trenutno ne uspevaju da sagledaju ili nisu u prilici da ostvare svoj pun potencijal. Intenziviranjem saradnje privrednog sektora i formalnog školskog sistema osnažuju se mladi ljudi, a UniCredit



Banka teži tome da obrazovanje bude jednako dostupno svima. Ulažući ne samo finansijska sredstva, već i znanje i veštine zaposlenih, banka doprinosi omogućavanju generacijama koje dolaze da imaju snagu da razvijaju državu i da se ravnopravno takmiče u globalnoj areni. Podrška obrazovanju je jedan od osnovnih strateških stubova društveno odgovornog poslovanja kojem će banka posvetiti posebnu pažnju i u narednom periodu.

Kao i prethodnih godina, stabilnost UniCredit Banke potvrđena je brojnim nagradama. Na samom početku 2023. god., banka je dobila prestižni sertifikat Top Employer kao jedina banka u Srbiji. Prema Euromoney anketi proglašena je za tržišnog lidera u okviru ankete o finansiranju trgovine, dok je Global Finance istakao kao najbolju podkastodi banku za 2023. godinu. Takođe, osvojene su dve prestižne lokalne nagrade: srebrno priznanje za Rodno najsenzitivniju kompaniju koju dodeljuje Cvet uspeha i nagradu ESG lider koju je dodelila AFA. Završetak godine krunisan je sertifikatom po EGDE globalnom standardu za rodnu ravnopravnost i inkluziju, kao prva kompanija u našoj zemlji.

Naziv: UniCredit Bank Srbija a.d. Beograd

Adresa: Jurija Gagarina 12, Novi Beograd

Vebsajt: www.unicreditbank.rs



UniCredit Bank in Serbia successfully ended the year 2023, achieving results that represent the continuity of a long-term plan and significant achievements, confirming its position as a reliable partner for the economy and the population. The positive trend continued in both key

business segments - the population sector and the economy sector, and an efficient business model was maintained. UniCredit Bank continued the transformation of the business model and simplification of processes, focusing on the client, as well as especially on providing support in green transition procedures. One of the basic roles of the bank in the market is the advisory role, especially if it relates to new areas of investment for clients. On the basis of experience and expertise, the bank strives to bring each of these areas closer to its clients, to help them understand what is necessary to achieve from „green“ standards and fulfil the criteria so that they can go through the green transition as easily as possible, and additionally strengthen the economy.

The basis and purpose of UniCredit Bank's business is to strengthen the progress of the community, through sustainable and socially responsible business, which is woven through all spheres of activity. Accordingly, there are three main pillars of socially responsible business: education, environmental protection and inclusion. The bank continuously invests in the preservation of the environment, in the education of young people, while inclusion is not a one-time issue, because the bank constantly works on recognizing and empowering social groups that currently fail to see or are unable to realize their full potential. By intensifying cooperation between



the economic sector and the formal school system, young people are empowered, and UniCredit Bank strives to make education equally accessible to everyone. By investing not only financial resources, but also the knowledge and skills of employees, the bank contributes to enabling future generations to have the strength to develop the country and compete equally in the global arena. Support for education is one of the basic strategic pillars of socially responsible business, to which the bank will pay special attention in the coming period.

As in previous years, the stability of UniCredit Bank was confirmed by numerous awards. At the very beginning of 2023, the bank received the prestigious Top Employer certificate as the only bank in Serbia. According to the Euromoney survey, it was declared the market leader in the trade finance survey, while Global Finance highlighted it as the best custodial bank for 2023. It also won two prestigious local awards: the silver award for the most gender-sensitive company awarded by the Flower of Success and the ESG leader award awarded by AFA. The end of the year was crowned with a certificate according to the EGDE global standard for gender equality and inclusion, as the first company in our country.

Name: UniCredit Bank Srbija a.d. Belgrade

Address: Jurija Gagarina 12, New Belgrade

Website: www.unicreditbank.rs

PODACI ZA 2023. GODINU

Naziv banke	UniCredit Bank Srbija a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	638.192	5.447
Ukupni kapital	96.166	821
Akcijski kapital	24.170	206
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		20,3% ^s
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		3,0 %
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		20,6 %
Broj zaposlenih		1.336
Organizaciona mreža		Centrala u Beogradu, 72 ekspoziture i 3 šaltera

DATA FOR 2023

Name of the bank	UniCredit Bank Serbia a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	638,192	5,447
Total capital	96,166	821
Equity capital	24,170	206
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)		20.3%
Return on assets (Profit before tax / Average assets)		3.0%
Return on equity (Profit before tax / Average total capital)		20.6%
Number of employees		1,336
Organisational structure		Headquarters in Belgrade, 72 branches and 3 counters



Yettel.Bank

Yettel Bank nastala je 2014. godine kao prva digitalna banka u Srbiji. U skladu sa svojom pionirskom pozicijom i desetogodišnjom posvećenošću inovacijama Banka je nedavno predstavila novi brend i novu aplikaciju. Pored stalnog razvijanja noviteta, ostaje istrajna u svojoj nameri da jedinstvenim ponudama i drugačijim pristupom učini bankarstvo još jednostavnijim i jasnijim.

Nova, personalizovana i intuitivna Yettel Bank aplikacija višestruko unapređuje korisničko iskustvo. Sama tranzicija ka novoj aplikaciji vršice se postepeno kroz tri faze kako bi korisnici imali dovoljno vremena za adaptaciju na nove funkcionalnosti, kao što su savremena biometrijska rešenja, digitalne kartice, ali i drugi noviteti do sada neviđeni na domaćem tržištu. Lansiranje nove aplikacije, kompletna rekonstrukcija sistema i stvaranje robustne infrastrukture izvršeno je u sklopu započetog petogodišnjeg investicionog ciklusa od 33 miliona evra koje obezbeđuje PPF Grupa. Pored značajne finansijske podrške, Grupa nudi inovativna rešenja proizašla iz velikog iskustva u prilagođavanju svetskih praksi nacionalnom tržištu, s obzirom da posluje u 25 zemalja na tri kontinenta uz ukupnu aktivu višu od 43 milijarde evra. Svojim poslovanjem u sektorima bankarstva, finansijskih usluga, telekomunikacija, biotehnologije, osiguranja, nekretnina i rudarstva, pomera granice tržišta, a u Srbiji kreira savremeni model saradnje dve sestrinske kompanije, Yettel i Yettel Bank, koje približavaju tehnologiju i bankarstvo ljudima i stvaraju veliku vrednost za korisnike koja će u budućnosti obuhvatiti i šire oblasti od bankarstva i telekomunikacija.

The Yettel Bank logo is displayed on a solid red rectangular background. The word "Yettel." is in a bold, white, sans-serif font, with a period. Below it, the word "Bank" is in a larger, bold, white, sans-serif font.

Pokretačku snagu proaktivnog poslovanja čini tim koji broji više od 450 kreativnih, posvećenih i motivisanih zaposlenih spremnih da osluškuju povratne impresije više od 850.000 korisnika. Yettel Bank je banka koju korisnici vole i njihov je partner u digitalnom bankarstvu.

Naziv: Yettel Bank A.D. Beograd

Adresa: Omladinskih brigada 88, Novi Beograd

Vebsajt: www.yettelbank.rs



Yettel.Bank

Yettel Bank was founded in 2014 as the first digital bank in Serbia. In line with its pioneering position and a decade-long commitment to innovation, the Bank has recently introduced a new brand and a new application. Besides continuously developing new features, it remains steadfast in its intention to make banking simpler and clearer with unique offerings and a different approach.

The new, personalized, and intuitive Yettel Bank application significantly enhances customer experience. Transition to the new application will be conducted gradually in three phases, allowing customers enough time to adapt to new functionalities such as advanced biometric solutions, digital cards, and other innovations previously unseen in the local market. The launch of the new application, complete system reconstruction, and the creation of a robust infrastructure are part of an ongoing five-year investment cycle worth 33 million euros, provided by the PPF Group. In addition to substantial financial support, the Group offers innovative solutions derived from its extensive experience in adapting global practices

to national markets, considering that it operates in 25 countries across three continents with total assets exceeding 43 billion euros. Through its operations in banking, financial services, telecommunications, biotechnology, insurance, real estate, and mining, the Group pushes market boundaries, and in Serbia, it creates a modern model of cooperation between two sister companies, Yettel and Yettel Bank, which bring technology and banking closer to people and create significant value for customers, extending beyond banking and telecommunications in the future.

The driving force behind proactive business operations is a team of over 450 creative, dedicated, and motivated employees ready to listen to feedback from more than 850,000 customers. Yettel Bank is a bank that customers love and their partner in digital banking.



Name: Yettel Bank JSC Belgrade

Address: Omladinskih brigada 88, New Belgrade

Website: www.yettelbank.rs

PODACI ZA 2023. GODINU

Naziv banke	Yettel Bank a.d. Beograd	
	Iznos u milionima dinara	Iznos u milionima EUR
Ukupna bilansna aktiva	35.422	302
Ukupni kapital	4.080	35
Akcijski kapital	10.632	91
Koeficijent adekvatnosti kapitala (Kapital / Kreditnim rizikom ponderisana aktiva uvećana kapitalnim zahtevima za tržišne i operativne rizike)		19,37%
Prinos na aktivu (Dobitak pre oporezivanja/Prosečna aktiva)		0,28%
Prinos na kapital (Dobitak pre oporezivanja/Prosečan ukupni kapital)		2,18%
Broj zaposlenih		451
Organizaciona mreža	Banka posluje sa sedištem na Novom Beogradu, Omladinskih brigada br. 88 uz jednu ekspozituru sa sedištem na istoj adresi	

DATA FOR 2023

Name of the bank	Yettel Bank a.d. Belgrade	
	Amount in RSD million	Amount in EUR million
Total balance sheet assets	35,422	302
Total capital	4,080	35
Equity capital	10,632	91
Capital Adequacy Ratio (Capital / Credit risk-weighted assets increased by capital requirements for market and operational risks)	19.37%	
Return on assets (Profit before tax / Average assets)	0.28%	
Return on equity (Profit before tax / Average total capital)	2.18%	
Number of employees	451	
Organisational structure	The Bank is operating through headquarters in New Belgrade, Omladinskih brigada no. 88 and one branch office based at the same address	



КОМИСИЈА ЗА ХАРТИЈЕ ОД ВРЕДНОСТИ РЕПУБЛИКА СРБИЈА

Nakon više od godinu dana primene novog Zakona o tržištu kapitala, Komisija je stekla dovoljno informacija o njegovoj praktičnoj primeni, što je omogućilo šire sagledavanje prednosti koje je ovaj zakon doneo. U domenu investicionih fondova evidentan je značajan porast interesovanja, koje se ogleda u povećanom broju zahteva

za dobijanje dozvola za rad društava koja upravljaju i organizuju alternativne investicione fondove i u izraženoj zainteresovanosti za osnivanje i saradnju sa ovim tipom učesnika na finansijskom tržištu.

U oblasti digitalne imovine, tokom 2023. godine, Komisija je izdala dve dozvole za rad pružiocima usluga u vezi sa digitalnim tokenima i odobrila je dva bela papira, dok je u 2024. godini odobrila prvi beli papir kompaniji koja je tokenizovala prodaju i uzgajanje oraha, što predstavlja inovativan pristup finansiranju u agroindustriji. Trenutno su u toku postupci za različite vrste belih papira kojima se tokenizuju raznovrsne usluge i robe, što ukazuje na rastući interes za ovaj vid finansiranja. Značajan korak u razvoju tržišta kapitala predstavlja i odobrenje koje je dala Komisija za objavljivanje jedinstvenog prospekta ukupne nominalne vrednosti od 6.000.000.000,00 dinara i njihovog uključenja u trgovanje na Beogradskoj berzi.

Komisija je nastavila sa aktivnostima na unapređenju stručnosti učesnika na tržištu, održavajući ispite za sticanje zvanja brokera, investicionog savetnika i portfolio menadžera i zaključila više memoranduma o saradnji, kako sa fakultetima radi približavanja rada Komisije studentima, tako i sa relevantnim institucijama. Značajnu ulogu Komisija je imala i u procesu davanja saglasnosti na ključne izmene u vezi sa Beogradskom berzom i na uspostavljanje većinskog vlasništva Republike Srbije, čime se ponovo daje na značaju i kredibilitetu razvoja tržišta kapitala u svetlu Strategije za razvoj tržišta kapitala koje je donela Republika Srbija za period 2021-2026. godine. Trenutno, Komisija intenzivno radi na ažuriranju Nacionalne procene rizika od pranja novca i finansiranja terorizma, a u svetlu pripreme Republike Srbije za šesti krug evaluacije od strane Komiteta Saveta Evrope – Moneyval.

Naziv: Komisija za hartije od vrednosti

Adresa: Omladinskih brigada 1/7, Novi Beograd

Vebsajt: www.sec.gov.rs



After more than a year of implementing the new Capital Market Law, the Commission has gathered sufficient information on its practical application, allowing for a broader assessment of the benefits this law has brought. In the domain of investment funds, a significant increase in interest is evident, reflected in the higher number of

applications for licenses to operate companies that manage and organize alternative investment funds, and in the heightened interest in establishing and collaborating with this type of market participant.

In the field of digital assets, during 2023, the Commission issued two licenses to service providers related to digital tokens and approved two white papers. In 2024, the Commission approved the first white paper for a company that tokenized the sale and cultivation of walnuts, representing an innovative approach to financing in the agro-industry. Currently, there are ongoing procedures for various types of white papers tokenizing diverse services and goods, indicating a growing interest in this form of financing. A significant step in the development of the capital market is the Commission's approval for the publication of a unique prospectus with a total nominal value of 6,000,000,000.00 dinars and its inclusion in trading on the Belgrade Stock Exchange.

The Commission has continued activities to enhance the expertise of market participants by conducting exams for acquiring the titles of broker, investment advisor, and portfolio manager and has concluded several memoranda of cooperation with universities to bring the Commission's work closer to students, as well as with relevant institutions. The Commission has also played a significant role in approving key changes regarding the Belgrade Stock Exchange and in establishing the majority ownership of the Republic of Serbia, thus reinforcing the importance and credibility of capital market development in light of the Capital Market Development Strategy adopted by the Republic of Serbia for the period 2021-2026. Currently, the Commission is actively working on updating the National Risk Assessment for Money Laundering and Terrorist Financing, in preparation for the sixth round of evaluation by the Council of Europe's Committee - Moneyval.

Name: Komisija za hartije od vrednosti

Address: Omladinskih brigada 1/7, New Belgrade

Website: www.sec.gov.rs



Na Beogradskoj berzi je u 2023. godini ostvaren ukupan promet u vrednosti od 20,9 milijardi RSD, odnosno preko 178 miliona EUR, što izraženo u dinarima predstavlja pad prometa od 45% u odnosu na 2022. godinu. Tržišni materijali kojima je u toku 2023. godine trgovano na Berzi uključuju akcije i obveznice Republike Srbije, dok su transakcije korporativnim obveznicama izostale i ove godine.

U odnosu na prethodnu godinu, zabeležen je značajan pad vrednosti prometa i u trgovanju obveznicama Republike Srbije kao i u trgovanju akcijama. Kada je reč o učešću u godišnjem prometu, u 2023. godini već tradicionalno je zabeležena dominacija učešća obveznica Republike Srbije u ukupnom prometu, a koje je istovremeno povećano u odnosu na prethodnu godinu. Ukupno učešće dužničkih hartija od vrednosti u godišnjem trgovanju iznosilo je 85%, što predstavlja rast učešća od 21 procentnog poena u odnosu na promet koje su ove hartije zabeležile tokom 2022. godine.

Oba indeksa Beogradske berze, BELEX15 i opšti indeks BELEXline 2023. godinu su završili u zelenoj zoni. Indeks najlikvidnijih akcija srpskog tržišta kapitala BELEX15 godinu završava na nivou od 875,66 indeksnih poena, što je za gotovo 6,2% veća vrednost u odnosu na kraj 2022. godine. Opšti indeks domaćeg tržišta kapitala BELEXline godinu je završio na nivou od 1.914,04 indeksnih poena, što u odnosu na prethodnu godinu predstavlja rast od 10%. Učešće indeksa BELEXline u ukupnom redovnom prometu akcijama od 68% rezultat je činjenice da se u top 5 najtrgovanijih akcija u 2023. godini nalaze dve akcije koje nisu u indeksnoj korpi BELEX15, indeksa najlikvidnijih akcija, čije je učešće u ukupnom redovnom prometu akcijama u 2023. godini iznosilo 55,2%.



Naziv: Beogradska berza a.d. Beograd
Adresa: Omladinskih brigada 1, Novi Beograd
Vebsajt: www.belex.rs



On the Belgrade Stock Exchange, a total turnover of 20.9 billion RSD, or over 178 million EUR, was achieved in 2023, which is a 45% decline in turnover compared to 2022 when expressed in dinars. The market materials traded on the Exchange in 2023 included shares and bonds of the Republic of Serbia, while transactions involving corporate bonds

were absent again this year. Compared to the previous year, there was a significant decline in the value of trading in both the bonds of the Republic of Serbia and shares. In terms of participation in annual turnover, the bonds of the Republic of Serbia traditionally dominated the total turnover in 2023, with an increased share compared to the previous year. The total share of debt securities in annual trading amounted to 85%, representing an increase of 21 percentage points compared to the turnover recorded by these securities in 2022.

Both indices of the Belgrade Stock Exchange, BELEX15 and the general index BELEXline, ended 2023 in the green zone. The index of the most liquid shares of the Serbian capital market, BELEX15, ended the year at 875.66 index points, which is an increase of almost 6.2% compared to the end of 2022. The general index of the domestic capital market, BELEXline, ended the year at 1,914.04 index points, representing a growth of 10% compared to the previous year. The participation of the BELEXline index in the total regular turnover of shares at 68% is a result of the fact that two of the top 5 most traded shares in 2023 are not in the BELEX15 index basket, the index of the most liquid shares, whose share in the total regular turnover of shares in 2023 amounted to 55.2%.



Name: Beogradska berza a.d. Belgrade
Address: Omladinskih brigada 1, New Belgrade
Website: www.belex.rs

BILANS STANJA SA STANJEM NA DAN 31.12.2023. GODINE

Pozicija		Iznos u hiljadama dinara	Iznos u hiljadama evra*
A	AKTIVA		
A.I	Gotovina i sredstva kod centralne banke	1.115.641.031	9.521.258
A.II	Založena finansijska sredstva	26.475.133	225.948
A.III	Potraživanja po osnovu derivata	4.904.429	41.856
A.IV	Hartije od vrednosti	689.441.984	5.883.931
A.V	Kredit i potraživanja od banaka i drugih finansijskih organizacija	731.522.731	6.243.062
A.VI	Kredit i potraživanja od komitenata	3.189.980.993	27.224.377
A.VII	Promene fer vrednosti stavki koje su predmet zaštite od rizika	0	0
A.VIII	Potraživanja po osnovu derivata namen- jenih zaštiti od rizika	1.233.834	10.530
A.IX	Investicije u pridružena društva i zajed- ničke poduhvate	768.797	6.561
A.X	Investicije u zavisna društva	19.813.875	169.098
A.XI	Nematerijalna imovina	23.239.254	198.332
A.XII	Nekretnine, postrojenja i oprema	74.773.091	638.139
A.XIII	Investicione nekretnine	5.693.824	48.593
A.XIV	Tekuća poreska sredstva	2.820.895	24.074
A.XV	Odložena poreska sredstva	3.735.596	31.881
A.XVI	Stalna sredstva namenjena prodaji i sred- stva poslovanja koje se obustavlja	175.807	1.500
A.XVII	Ostala sredstva	51.018.992	435.413

A.XX	UKUPNO AKTIVA (pozicije pod AOP oznakama od 0001 do 0017 u bilansu stanja)	5.941.240.266	50.704.555
P	PASIVA		0
PO	OBAVEZE		0
PO.I	Obaveze po osnovu derivata	3.525.493	30.088
PO.II	Depoziti i ostale finansijske obaveze prema bankama, drugim finansijskim organizacijama i centralnoj banci	576.024.680	4.915.990
PO.III	Depoziti i ostale finansijske obaveze prema drugim komitentima	4.358.827.387	37199.708
PO.IV	Obaveze po osnovu derivata namenjenih zaštiti od rizika	1.951.985	16.659
PO.V	Promene fer vrednosti stavki koje su predmet zaštite od rizika	0	0
PO.VI	Obaveze po osnovu hartija od vrednosti	0	0
PO.VII	Subordinirane obaveze	61.558.287	525.359
PO.VIII	Rezervisanja	25.383.610	216.632
PO.IX	Obaveze po osnovu sredstava namenjenih prodaji i sredstva poslovanja koje se obustavlja	0	0
PO.X	Tekuće poreske obaveze	8.378.429	71.504
PO.XI	Odložene poreske obaveze	622.527	5.313
PO.XII	Ostale obaveze	87.016.370	742.627
PO.XIII	UKUPNO OBAVEZE (pozicije pod AOP oznakama od 0401 do 0412 u bilansu stanja)	5.123.288.768	43.723.880
	KAPITAL		0
PK.XIV	Akcijski kapital	381.730.593	3.257.818
PK.XV	Sopstvene akcije	0	0

PK.XVI	Dobitak	190.681.763	1.627.343
PK.XVII	Gubitak	11.753.543	100.309
PK.XVIII	Rezerve	260.337.129	2.221.805
PK.XIX	Nerealizovani gubici	3.044.444	25.982
PK.XX	UKUPNO KAPITAL (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa stanja: $0414 - 0415 + 0416 - 0417 + 0418 - 0419 \geq 0$)	817.951.498	6.980.675
PO.XXI	UKUPAN NEDOSTATAK KAPITALA (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa stanja: $0414 - 0415 + 0416 - 0417 + 0418 - 0419 < 0$)	0	0
PO.XXII	UKUPNO PASIVA (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa stanja: $0413 + 0421 - 0422$)	5.941.240.266	50.704.555

*Primenjen je zvanični srednji kurs dinara u odnosu na evro, sa stanjem na dan 31.12.2023. godine - 1 EUR = 117,1737 RSD

BALANCE SHEET AS OF 31.12.2023.

ITEM		In RSD thousand	In EUR thousand*
A	ASSETS		
A.I	Cash and funds at the central bank	1,115,641,031	9,521,258
A.II	Pledged financial assets	26,475,133	225,948
A.III	Receivables in respect of derivatives	4,904,429	41,856
A.IV	Securities	689,441,984	5,883,931
A.V	Loans and receivables from banks and other financial organisations	731,522,731	6,243,062
A.VI	Loans and receivables from the clients	3,189,980,993	27,224,377
A.VII	Changes in fair value of items subject to risk protection	0	0
A.VIII	Receivables in respect of derivatives aimed at risk protection	1,233,834	10,530
A.IX	Investments in affiliated companies and joint ventures	768,797	6,561
A.X	Investments in dependent companies	19,813,875	169,098
A.XI	Intangible assets	23,239,254	198,332
A.XII	Property, premises and equipment	74,773,091	638,139
A.XIII	Investment property	5,693,824	48,593
A.XIV	Current tax assets	2,820,895	24,074
A.XV	Deferred tax assets	3,735,596	31,881
A.XVI	Fixed assets for sale and assets from discontinued operations	175,807	1,500
A.XVII	Other assets	51,018,992	435,413

A.XX	TOTAL ASSETS (items from 0001 to 0017 in the balance sheet)	5,941,240,266	50,704,555
P	LIABILITIES AND EQUITY		0
PO	LIABILITIES		0
PO.I	Liabilities in respect of derivatives	3,525,493	30,088
PO.II	Deposits and other financial liabilities towards banks, other financial organisations and the central bank	576,024,680	4,915,990
PO.III	Deposits and other financial liabilities towards other clients	4,358,827,387	37,199,708
PO.IV	Liabilities in respect of derivatives aimed at risk protection	1,951,985	16,659
PO.V	Changes in fair value of items subject to risk protection	0	0
PO.VI	Liabilities in respect of securities	0	0
PO.VII	Subordinated liabilities	61,558,287	525,359
PO.VIII	Provisions	25,383,610	216,632
PO.IX	Liabilities in respect of assets for sale and assets from discontinued operations	0	0
PO.X	Current tax liabilities	8,378,429	71,504
PO.XI	Deferred tax liabilities	622,527	5,313
PO.XII	Other liabilities	87,016,370	742,627
PO.XIII	TOTAL LIABILITIES (items from 0401 to 0412 in the balance sheet)	5,123,288,768	43,723,880
	CAPITAL		0
PK.XIV	Shareholders' equity	381,730,593	3,257,818
PK.XV	Own shares	0	0
PK.XVI	Profit	190,681,763	1,627,343
PK.XVII	Loss	11,753,543	100,309
PK.XVIII	Provisions	260,337,129	2,221,805

PK.XIX	Unrealised losses	3,044,444	25,982
PK.XX	TOTAL CAPITAL (result of summation and deduction of the following ADP categories from the balance sheet: 0414 - 0415 + 0416 - 0417 + 0418 - 0419) ≥ 0	817,951,498	6,980,675
PO.XXI	TOTAL LACK OF CAPITAL (result of summation and deduction of the following ADP categories from the balance sheet: 0414 - 0415 + 0416 - 0417 + 0418 - 0419) < 0	0	0
PO.XXII	TOTAL LIABILITIES (result of summation and deduction of the following ADP categories from the balance sheet: 0413 + 0421 - 0422)	5,941,240,266	50,704,555

* Official middle rate of exchange of the dinar against the EUR, as of 31.12.2023, was applied - EUR 1 = RSD 117.1737

BILANS USPEHA ZA PERIOD 01.01. DO 31.12.2023. GODINE

Pozicija		U hiljadama dinara	U hiljadama evra*
I.a	Prihodi od kamata	312.982.887	2.671.102
I.b	Rashodi od kamata	85.375.693	728.625
I.1	Neto prihod po osnovu kamata (rezultat oduzimanja sledećih AOP oznaka iz bilansa uspeha: 1001 - 1002)	227.607.194	1.942.477
I.2	Neto rashod po osnovu kamata (rezultat oduzimanja sledećih AOP oznaka iz bilansa uspeha: 1002 - 1001)	0	0
II.a	Prihodi od naknada i provizija	117.595.517	1.003.600
II.b	Rashodi naknada i provizija	40.273.756	343.710
II.1	Neto prihod po osnovu naknada i provizija (rezultat oduzimanja sledećih AOP oznaka iz bilansa uspeha: 1005 - 1006)	77.321.761	659.890
II.2	Neto rashod po osnovu naknada i provizija (rezultat oduzimanja sledećih AOP oznaka iz bilansa uspeha: 1006 - 1005)	0	0
III.1	Neto dobitak po osnovu promene fer vrednosti finansijskih instrumenata	1.683.021	14.363
III.2	Neto gubitak po osnovu promene fer vrednosti finansijskih instrumenata	163.827	1.398
IV.1	Neto dobitak po osnovu reklasifikacije finansijskih instrumenata	0	0

IV.2	Neto gubitak po osnovu reklasifikacije finansijskih instrumenata	0	0
V.1	Neto dobitak po osnovu prestanka priznavanja finansijskih instrumenata koji se vrednuju po fer vrednosti	509.088	4.345
V.2	Neto gubitak po osnovu prestanka priznavanja finansijskih instrumenata koji se vrednuju po fer vrednosti	342.168	2.920
VI.1	Neto dobitak po osnovu zaštite od rizika	569.469	4.860
VI.2	Neto gubitak po osnovu zaštite od rizika	5.044	43
VII.1	Neto prihod od kursnih razlika i efekata ugovorene valutne klauzule	976.718	8.336
VII.2	Neto rashod od kursnih razlika i efekata ugovorene valutne klauzule	1.189.840	10.154
VIII.1	Neto prihod po osnovu umanjenja obezvređenja finansijskih sredstava koja se ne vrednuju po fer vrednosti kroz bilans uspeha	0	0
VIII.2	Neto rashod po osnovu obezvređenja finansijskih sredstava koja se ne vrednuju po fer vrednosti kroz bilans uspeha	27.795.368	237.215
IX.1	Neto dobitak po osnovu prestanka priznavanja finansijskih instrumenata koji se vrednuju po amortizovanoj vrednosti	509.861	4.351
IX.2	Neto gubitak po osnovu prestanka priznavanja finansijskih instrumenata koji se vrednuju po amortizovanoj vrednosti	48.832	417
X.1	Neto dobitak po osnovu prestanka priznavanja investicija u pridružena društva i zajedničke poduhvate	2.589	22

X.2	Neto gubitak po osnovu prestanka priznavanja investicija u pridružena društva i zajedničke poduhvate	0	0
XI	Ostali poslovni prihodi	2.910.363	24.838
XII.1	“UKUPAN NETO POSLOVNI PRIHOD (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa uspeha: 1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0 ”	282.544.984	2.411.334
XII.2	“UKUPAN NETO POSLOVNI RASHOD (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa uspeha: 1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) < 0 ”	0	0
XIII	Troškovi zarada, naknada zarada i ostali lični rashodi	55.662.967	475.047
XIV	Troškovi amortizacije	16.186.056	138.137
XV.1	Ostali prihodi	7.395.740	63.118
XV.2	Ostali rashodi	79.928.010	682.133
XVI.1	“DOBITAK PRE OPOREZIVANjA (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa uspeha: 1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0 ”	138.276.934	1.180.102
XVI.2	“GUBITAK PRE OPOREZIVANjA (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa uspeha: 1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0 ”	113.242	966
XVII	Porez na dobitak	15.504.272	132.319
XVIII.1	Dobitak po osnovu odloženih poreza	273.581	2.335

XVIII.2	Gubitak po osnovu odloženih poreza	691.316	5.900
XIX.1	"DOBITAK NAKON OPOREZIVANJA (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa uspeha: $1032 - 1033 - 1034 + 1035 - 1036) \geq 0$ "	122.354.927	1.044.218
XIX.2	"GUBITAK NAKON OPOREZIVANJA (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa uspeha: $1032 - 1033 - 1034 + 1035 - 1036) < 0$ "	113.242	966
XX.1	Neto dobitak poslovanja koje se obustavlja	0	0
XX.2	Neto gubitak poslovanja koje se obustavlja	0	0
XXI.1	"REZULTAT PERIODA – DOBITAK (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa uspeha: $1037 - 1038 + 1039 - 1040) \geq 0$ "	122.354.927	1.044.218
XXI.2	"REZULTAT PERIODA – GUBITAK (rezultat sabiranja, odnosno oduzimanja sledećih AOP oznaka iz bilansa uspeha: $1037 - 1038 + 1039 - 1040) < 0$ "	113.242	966

* Primenjen je zvanični srednji kurs dinara u odnosu na evro, sa stanjem na dan 31.12.2022. godine - 1 EUR = 117,3224

INCOME STATEMENT FOR THE PERIOD 01.01. - 31.12.2023

ITEM		In RSD thousand	In EUR thousand*
I.a	Interest income	312,982,887	2,671,102
I.b	Interest expenses	85,375,693	728,625
I.1	Net interest income (result of deduction of the following ADP categories from the income statement: 1001 - 1002)	227,607,194	1,942,477
I.2	Net interest expenses (result of deduction of the following ADP categories from the income statement: 1002 - 1001)	0	0
II.a	Revenues from fees and commissions	117,595,517	1,003,600
II.b	Expenditures in respect of fees and commissions	40,273,756	343,710
II.1	Net income from fees and commissions (result of deduction of the following ADP categories from the income statement: 1005 - 1006)	77,321,761	659,890
II.2	Net expenditures in respect of fees and commissions (result of deduction of the following ADP categories from the income statement: 1006 - 1005)	0	0
III.1	Net profit in respect of changes in the fair value of financial instruments	1,683,021	14,363
III.2	Net loss in respect of changes in the fair value of financial instruments	163.827	1,398

IV.1	Net profit in respect of reclassification of financial instruments	0	0
IV.2	Net loss in respect of reclassification of financial instruments	0	0
V.1	Net profit in respect of derecognition of financial instruments carried at fair value	509,088	4,345
V.2	Net loss in respect of derecognition of financial instruments carried at fair value	342,168	2,920
VI.1	Net profit in respect of risk protection	569,469	4,860
VI.2	Net loss in respect of risk protection	5,044	43
VII.1	Net income from exchange rate differentials and effects of the arranged currency clause	976,718	8,336
VII.2	Net expenditures in respect of exchange rate differentials and effects of the arranged currency clause	1,189,840	10,154
VIII.1	Net income from impairment of financial assets that are not carried at fair value through income statement	0	0
VIII.2	Net expenditures from impairment of financial assets that are not carried at fair value through income statement	27,795,368	237,215
IX.1	Net profit in respect of derecognition of financial instruments at amortized value	509,861	4,351
IX.2	Net loss in respect of derecognition of financial instruments at amortized value	48,832	417
X.1	Net profit in respect of derecognition of investments in affiliated companies and joint ventures	2,589	22

X.2	Net loss in respect of derecognition of investments in affiliated companies and joint ventures	0	0
XI	Other business revenues	2,910,363	24,838
XII.1	TOTAL NET BUSINESS REVENUES (result of summation and deduction of the following ADP categories from the income statement: 1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0	282,544,984	2,411,334
XII.2	TOTAL NET BUSINESS EXPENDITURES (result of summation and deduction of the following ADP categories from the income statement: 1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) < 0	0	0
XIII	Costs of salaries, wages and other personal expenses	55,662,967	475,047
XIV	Amortisation costs	16,186,056	138,137
XV.1	Other revenues	7,395,740	63,118
XV.2	Other expenditures	79,928,010	682,133
XVI.1	PROFIT BEFORE TAX (result of summation and deduction of the following ADP categories from the income statement: 1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0	138,276,934	1,180,102
XVI.2	LOSS BEFORE TAX (result of summation and deduction of the following ADP categories from the income statement: 1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0	113,242	966
XVII	Profit tax	15,504,272	132,319
XVIII.1	Profit in respect of deferred taxes	273,581	2,335

XVIII.2	Loss in respect of deferred taxes	691,316	5.900
XIX.1	PROFIT AFTER TAX(result of summation and deduction of the following ADP categories from the income statement: $1032 - 1033 - 1034 + 1035 - 1036) \geq 0$	122,354,927	1.044.218
XIX.2	LOSS AFTER TAX(result of summation and deduction of the following ADP categories from the income statement: $1032 - 1033 - 1034 + 1035 - 1036) < 0$	113,242	966
XX.1	Net profit from discontinued operations	0	0
XX.2	Net loss from discontinued operations	0	0
XXI.1	RESULT OF THE PERIOD – PROFIT (result of summation and deduction of the following ADP categories from the income statement: $1037 - 1038 + 1039 - 1040) \geq 0$	122,354,927	1,044,218
XXI.2	RESULT OF THE PERIOD – LOSS(result of summation and deduction of the following ADP categories from the income statement: $1037 - 1038 + 1039 - 1040) < 0$	113,242	966

* Official middle rate of exchange of the dinar against the EUR, as of 31.12.2023, was applied - EUR 1 = RSD 117.1737



Удружење банака Србије п.у.
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