

ČAČANSKA BANKA

STEERING A LOCAL BANK THROUGH THE CRISIS



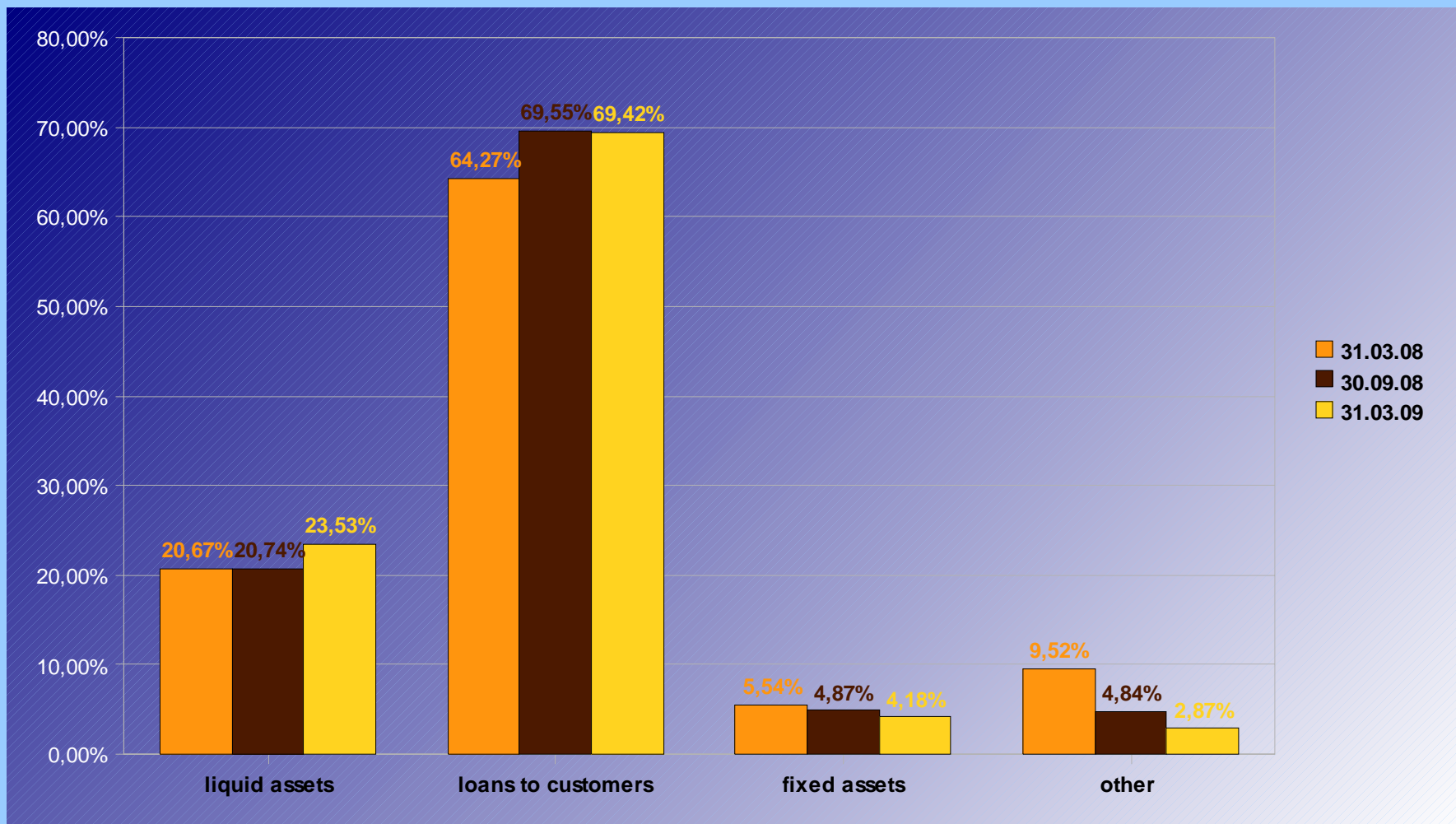
MAY 2009

ČAČANSKA BANKA A.D. ČAČAK

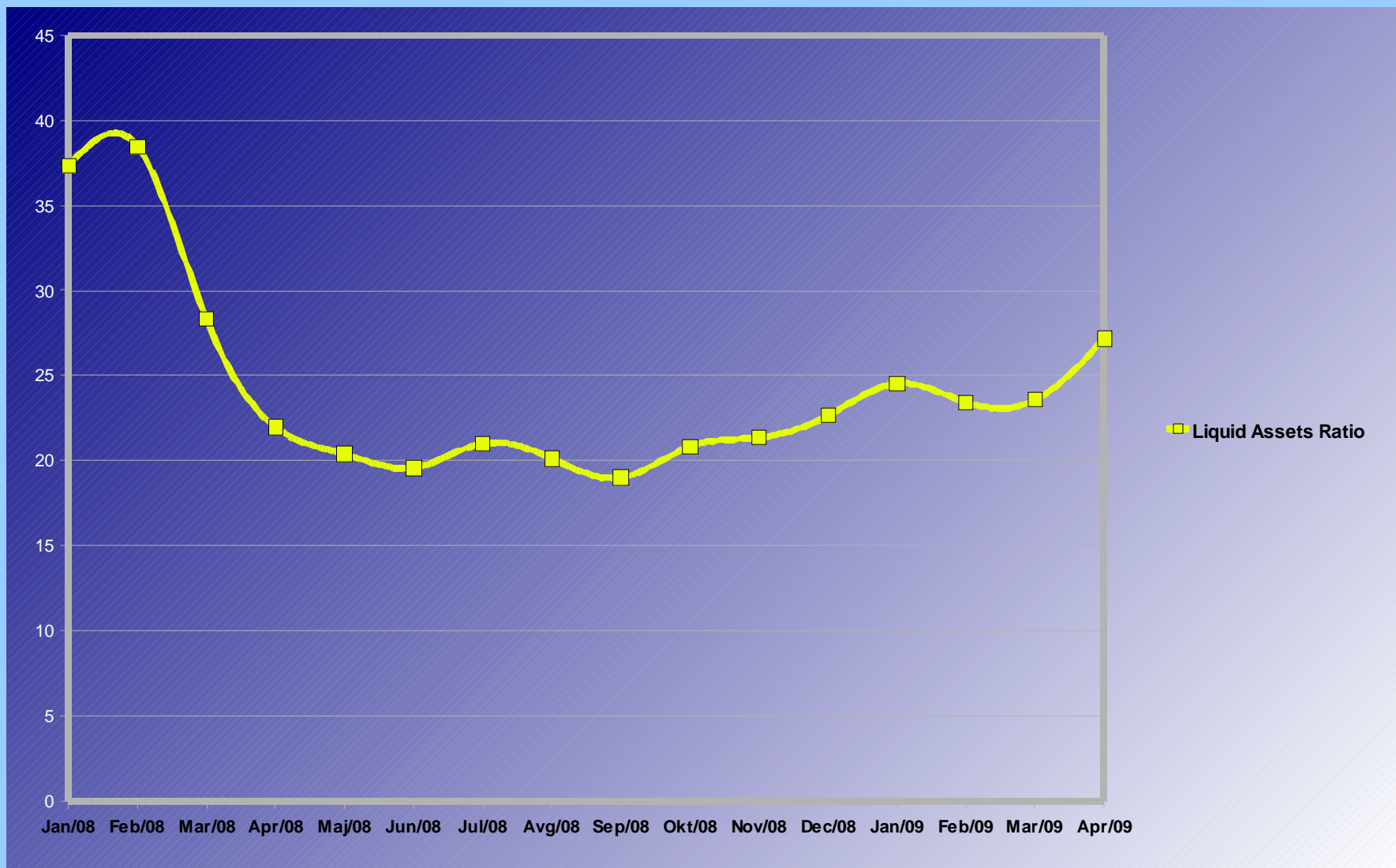
- Founded in 1956
- Commercial bank
- 394 employees
- 15 branches, 13 sub-branches in 24 towns
- SMEs and micro clients
- Region of Central and Western Serbia
- Major shareholders:
 - Republic of Serbia 38.8%
 - EBRD 25%
- Key figures as of 31.12.2008:
 - Total assets EUR 200 mio
 - Total equity EUR 44 mio
 - Net profit EUR 3 mio



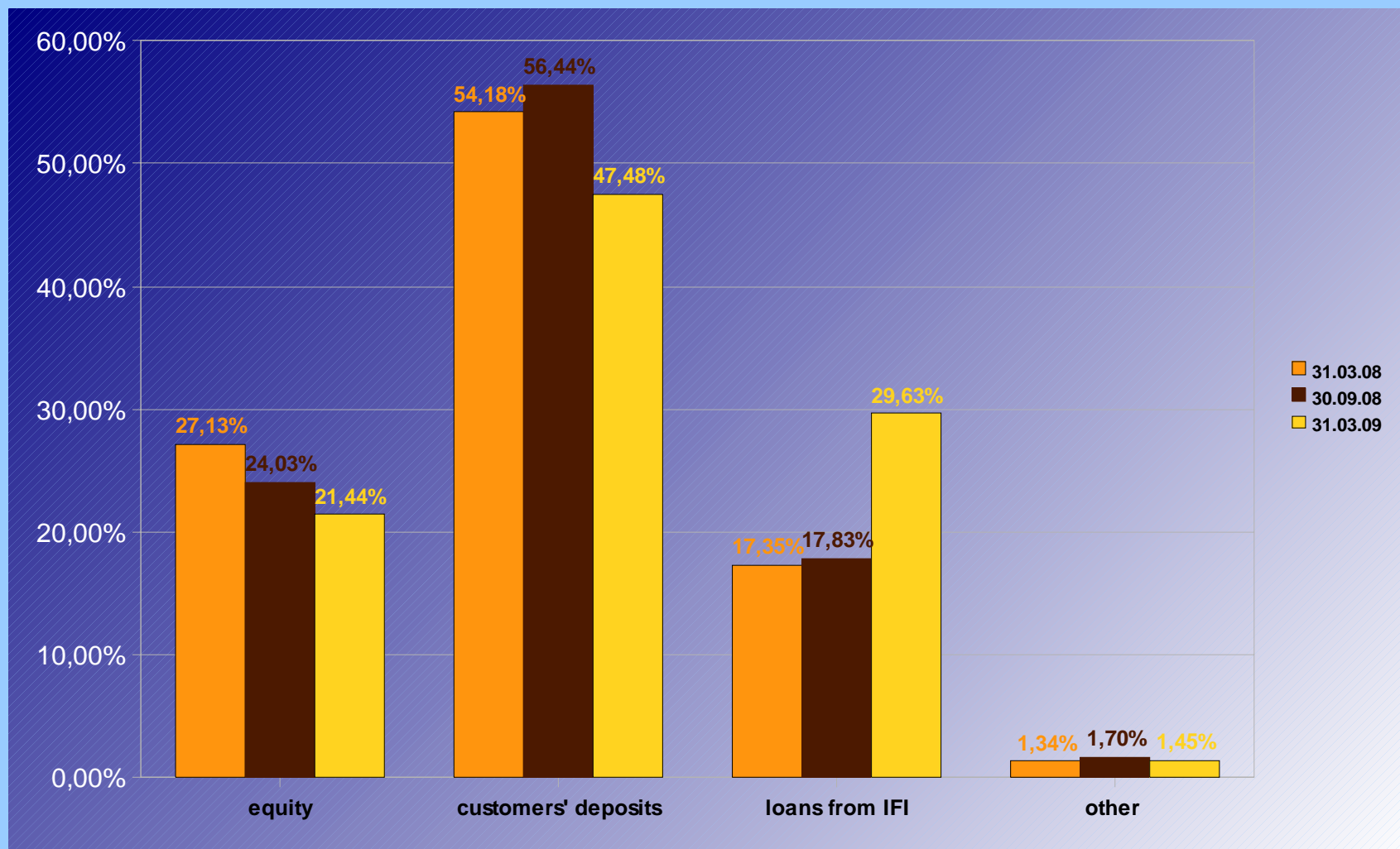
Assets Structure



Liquidity Ratio and Liquid Assets Ratio Trend



Liabilities Structure



Cooperation with International Financial Institutions as of March 31, 2009

IFI	Start of cooperation	Funding	Outstanding	Total amount disbursed	No. of granted loans
EAR	2002	13,4	13,6	21,1	204
EBRD	2004	2,8	1,2	7,2	294
EFSE	2007	22	18,6	28,6	1212
KfW	2008	5	0,8	0,8	8
EIB	2008	13,95	13,75	13,75	14
	Total:	57,15	47,95	71,45	1732