

Godišnji izvještaj
Annual report
2006

Znam zašto.

NLB  Razvojna banka

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Znam zašto.

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Statement by Managing Director

With the merger of LHB Banka and Razvojna banka Jugoistočne Evrope a new bank has been founded, ready to meet all market demands in Republic of Srpska and Bosnia and Herzegovina in terms of human resources, organization and technology. The newly established bank fulfilled expectations, with positive outcome of merger being recognized every day. Market share has been augmented, business network consisting of 64 business units expanded, excellent human resources structure, savings deposits continuously increasing, larger credit portfolio.

NLB Razvojna banka is now able to support any high-quality program, amount of the required investments is not a limiting factor. Each client is dedicated equal attention regardless of client size and business volume, all with the aim of achieving mutual success.

It is a pleasure to highlight the great confidence of our clients who have been able to recognize a new quality, promptness and efficiency of services, safe and reliable system represented by this Bank.

The Bank improved the existing and introduced a significant number of new products and services in 2006 with an emphasis to private banking, electronic banking for physical persons, as well as a large number of varied corporate and retail loans.

In its first year of operating in new organizational mode, NLB Razvojna banka has already been giving its support to a great number of investment projects, including the biggest ones, and thus became distinguished entity for economic development of Republic of Srpska and Bosnia and Herzegovina.

With active program of sponsorship and donor activities, the Bank has been giving big contribution for societal, cultural and sports events in Republic of Srpska. These activities have been supporting development in the area of sports, culture and medicine.

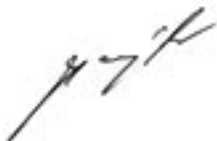
Bank's strategic goal is to increase market share, achieve leading position on Republic of Srpska's market, alongside keeping long-term loyalty of clients.

With its business network well-expanded and mutual support between NLB Group members, Bank's vision and ambitious plans shall certainly be achieved in forthcoming years.

I would like to express my gratitude to the shareholders, members of the Supervisory Board and other Bank's bodies, employees and all the others who contributed NLB Razvojna banka to take significant position in the banking market of Republic of Srpska and Bosnia and Herzegovina.

I wish to express special appreciation to our clients whose confidence and business relations with Bank undoubtedly represent the most significant factor of our success.

Managing Director
Radovan Bajic



Pismo direktora



Direktor Banke
Radovan Bajić

Spajanjem LHB Banke i Razvojne banke Jugoistočne Evrope, nastala je banka spremna da kadrovski, organizaciono i tehnološki odgovori zahtjevima tržišta RS i BiH. Novonastala banka je opravdala očekivanja, a pozitivni efekat spajanja potvrđuje se svakodnevno.

Povećano je tržišno učešće, proširena poslovna mreža koju čini 64 poslovne jedinice, dobra kadrovska struktura, konstantan rast štednje, veći kreditni portfolio. NLB Razvojna banka je sada u mogućnosti podržati sve kvalitetne programe, a visina potrebnih ulaganja nije ograničavajući faktor.

Svim klijentima Banke nezavisno od njihove veličine i obima poslovanja poklanjamo istu pažnju, a sa ciljem ostvarivanja zajedničkog uspjeha. Sa zadovoljstvom ističemo veliko povjerenje klijenata koji su prepoznali novi kvalitet, brzinu i efikasnost usluga, pouzdan i siguran sistem koji ova Banka predstavlja. U 2006. godini Banka je unaprijedila postojeće i uvela značajan broj novih proizvoda i usluga od kojih treba istaći usluge ličnog bankarstva, elektronsko bankarstvo za fizička lica, kao i veći broj različitih kreditnih proizvoda za pravna i fizička lica.

Već u prvoj godini svog poslovanja, u novom organizacionom obliku, NLB Razvojna banka je podržala veliki broj investicionih projekata, uključujući i one najveće i tako postala značajan subjekt ekonomskog i privrednog razvoja Republike Srpske i BiH.

Aktivnim programom sponzorskih i donatorskih aktivnosti dali smo značajan doprinos u društvenim, kulturnim i sportskim događajima u Republici Srpskoj. Ovim akcijama podržavali smo razvoj sporta, kulture i zdravstva.

Strateški cilj Banke je povećanje tržišnog učešća, ostvarivanje vodeće pozicije na tržištu Republike Srpske, uz očuvanje dugoročne lojalnosti klijenata. Uz dobro razvijenu poslovnu mrežu i međusobnu podršku članica NLB grupe, vizija Banke i ambiciozni planovi u narednim godinama biće sigurno ostvareni.

Želim izraziti zahvalnost akcionarima, članovima Nadzornog odbora i drugim organima banke, zaposlenima i svima onima koju su radeći sa nama doprinijeli da NLB Razvojna banka zauzme značajno mjesto na bankarskom tržištu Republike Srpske i BiH. Posebnu zahvalnost izražavam klijentima, čije povjerenje i poslovni odnos sa Bankom su nesumnjivo najznačajniji faktor našeg uspjeha.

Direktor Banke
Radovan Bajić

A handwritten signature in black ink, appearing to be 'R. Bajić', written over a light-colored background.





Key Financial Highlights

DESCRIPTION	(in thousands of KM)	
	31.12.2005.	31.12.2006.
Balance sheet amount	536,042	616,813
Total loans	301,598	383,239
Coverage of credit portfolio by reserves (%)	4.56	4.43
Deposits	417,445	483,376
Shareholders equity	42,003	42,003
Total capital	54,081	55,723
Net loans/deposits (%)	68.95	75.77
Profit	4,872	7,439
ROE (%) – in relation to shareholders equity	11.60	17.71
ROE (%) – in relation to total capital	9.01	13.35
ROA (%)	0.91	1.21
CIR (%)	66.67	53.57
Capital adequacy (%)	18.29	14.76
Number of employees	518	503
Market share (according to assets) (%)	19.28	19.00

- 1 EUR = 1,955830 KM (BAM)

Note:

Due to the merger of Razvojna banka a.d. Banja Luka and LHB Bank a.d. Banja Luka on April 1, 2006, all data since 2005 represent the sum of items of the two banks. For the same reason, we are not in ability to provide you with comparative data from previous years.

Osnovni finansijski pokazatelji

OPIS	(u 000 KM)	
	31.12.2005.	31.12.2006.
Bilansna suma	536,042	616,813
Ukupni krediti	301,598	383,239
Pokrivenost kreditnog portfelja rezervacijama (%)	4.56	4.43
Depoziti	417,445	483,376
Akcionarski kapital	42,003	42,003
Ukupan kapital	54,081	55,723
Neto krediti/depoziti (%)	68.95	75.77
Dobit	4,872	7,439
ROE (%) –u odnosu na akcionarski kapital	11.60	17.71
ROE (%) –u odnosu na ukupni kapital	9.01	13.35
ROA (%)	0.91	1.21
CIR (%)	66.67	53.57
Adekvatnost kapitala (%)	18.29	14.76
Broj zaposlenih	518	503
Tržni udio (po aktivi) (%)	19.28	19.00

- 1 EUR = 1,955830 KM (BAM)

Napomena:

Zbog spajanja Razvojne banke a.d. Banja Luka i LHB banke a.d. Banja Luka 1. aprila 2006. godine, svi podaci za 2005. godinu predstavljaju zbir stavki dvije banke. Iz istog razloga nismo u mogućnosti da Vam prikažemo uporedne podatke iz prethodnih godina.

Independent Auditor's Report



Independent Auditor's Report

To the Supervisory Board and Shareholders of NLB Razvojna banka a.d. Banja Luka

We have audited the accompanying financial statements of NLB Razvojna banka a.d. Banja Luka, which comprise the balance sheet as at 31 December 2006 and income statement, statement of changes in equity and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the provisions of the Article 104 of the Law on Banks (Official Gazette of the Republic of Srpska, No. 18/99, 62/02 and 67/05). This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit in accordance with International Standards on Auditing and provisions of the Decision on the Minimum of Scope, Form and Contents of Programmes Reports of the Economic and Financial Audit of Banks (Official Gazette of the Republic of Srpska, No. 12/03). Those standards and regulations require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatements of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating estimates made by management, as well as evaluating overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Izvještaj nezavisog revizora



Izvještaj nezavisnog revizora

Nadzornom odboru i akcionarima NLB Razvojna Banka a.d. Banja Luka

Izvršili smo reviziju priloženih finansijskih izvještaja NLB Razvojne Banke a. d. Banja Luka (u daljem tekstu "Banka") koji uključuju bilans stanja sa stanjem na dan 31. decembra 2006. godine i bilans uspeha, izvještaj o promenama na kapitalu i izvještaj o novčanim tokovima za godinu završenu na taj dan, pregled računovodstvenih politika i druge napomene uz finansijske izvještaje.

Odgovornost Rukovodstva za Finansijske izvještaje

Rukovodstvo je odgovorno za sastavljanje i realno objektivno prikazivanje ovih finansijskih izvještaja u skladu sa članom 104. Zakona o bankama ("Službeni glasnik Republike Srpske" br. 74/02 i 44/03) i odredbama Zakona o računovodstvu i reviziji Republike Srpske ("Službeni glasnik Republike Srpske" br. 18/99, 62/02 i 67/05). Ova odgovornost uključuje osmišljavanje, implementaciju i održavanje internih kontrola relevantnih za sastavljanje i realno i objektivno prikazivanje finansijskih izvještaja koji ne sadrže materijalno značajno pogrešno prikazivanje, nastalo ili usled pronevere ili usled greške; izbor i primenu odgovarajućih knjigovodstvenih politika; i sačinjavanje računovodstvenih promena prihvatljivih u datim okolnostima.

Odgovornost Revizora

Naša odgovornost je da na osnovu izvršene revizije izrazimo mišljenje o prikazanim finansijskim izvještajima. Reviziju finansijskih izvještaja izvršili smo u skladu sa Međunarodnim standardima revizije i odredbama Odluke o minimumu obima, oblika i sadržaja programa i izvještaja o ekonomsko finansijskoj reviziji banaka ("Službeni glasnik Republike Srpske" br. 12/03). Ovi standardi i regulativa zahtevaju da postupamo u skladu sa načelima profesionalne etike i da planiramo i izvršimo reviziju na način koji nam omogućava da steknemo razumno uverenje da finansijski izvještaji ne sadrže materijalno značajno pogrešno prikazivanje.

Revizija podrazumeva primenu procedura u cilju pribavljanja revizorskog dokaza o iznosima i obelodanjivanjima sadržanim u finansijskim izvještajima. Izbor procedure zavisi od revizorskog prosuđivanja, uključujući procenu rizika od nastanka materijalno značajnog pogrešnog prikazivanja u finansijskim izvještajima, nastalim usled pronevere ili usled greške. Pri proceni ovih rizika, revizor uzima u obzir interne kontrole relevantne za sastavljanje i realno i objektivno prikazivanje finansijskih izvještaja Banke u cilju odabira adekvatnih revizijskih procedura u datim okolnostima, a ne za potrebu izražavanja mišljenja o delotvornosti internih kontrola preduzeća. Revizija takođe obuhvata ocenu adekvatnosti primenjenih računovodstvenih politika i prihvatljivosti računovodstvenih procena koje je izvršilo rukovodstvo, kao i ocenu opšte prezentacije finansijskih izvještaja.

Verujemo da su revizorski dokazi koje smo pribavili dovoljni i adekvatni kao osnov za izražavanje mišljenja.

Independent Auditor's Report




Opinion

In our opinion, the financial statements fairly present, in all material respects the financial position of NLB Razvojna Banka a.d. Banja Luka as of 31 December 2006 and of its financial performance and its cash flows for the year then ended in accordance with Law on Accounting and auditing (Official Gazette of the Republic of Srpska, No. 18/99, 62/02 and 67/05).

Emphasis of matter

Without qualifying our opinion, we draw attention to Note 2 to the financial statements where it is indicated that the Income statement for the year 2006 is not comparable to the figures contained in the Income statement for the year 2005 due to the operating result for the first three months of 2006 of Razvojna Banka Jugoistocne Evrope a.d. Banja Luka - Bank group of Nova Ljubljanska banka, which merged with LHB Banka a.d. Banja Luka, not being present in the Income statement except as a negative result in Bank's Equity, amounting to CM 705 thousand.

Ef Audit d.o.o. Banja Luka

Raso Zoravko
Certified auditor

Belgrade, 6 March 2007


PricewaterhouseCoopers d.o.o. Beograd

Izvještaj nezavisog revizora

PRICEWATERHOUSECOOPERS 

Mišljenje

Prema našem mišljenju, priloženi finansijski izveštaj u svim materijalno značajnim aspektima prikazuje realno i objektivno finansijsko stanje NLB Razvojne Banke a.d. Banja Luka sa stanjem na dan 31. decembra 2006. godine kao i rezultate poslovanja i novčane tokove za godinu završenu na taj dan, u skladu sa Zakonom o računovodstvu i reviziji Republike Srpske ("Službeni glasnik Republike Srpske" br. 18/99, 62/02 i 67/05).

Skretanje pažnje

Bez kvalifikovanja našeg mišljenja, skrećemo pažnju na Napomenu 2 uz finansijske izveštaje da bilans uspeha za 2006. nije uporediv sa ciframa u bilansu uspeha za 2005. godinu usled činjenice da rezultat poslovanja Razvojne Banke Jugoistočne Evrope a.d. Banja Luka - bankarska grupa Nove Ljubljanske banke, koja se spojila u LHB Banku a.d. Banja Luka, za prva tri meseca 2006. godine nije prikazan u bilansu uspeha Banke nego kao negativan rezultat u kapitalu Banke u iznosu od KM 705 hiljada.


 EI Audit d.o.o. Banja Luka
 Rašo Zdravko
 Ovlašćeni revizor





 PricewaterhouseCoopers d.o.o. Beograd

Beograd, 6 mart 2007. god.

Bank's Operating Results in 2006

Income Statement

Income	2005	2006
Interest income	27,208	28,050
Interest expense	(8,375)	(8,485)
Net interest income	18.833	19,565
Fee and commission income	20,536	14,440
Fee and commission expense	(2,190)	(2,280)
Net fee and commission income	18,346	12,160
Foreign exchange gains	2,697	4,193
Other operating income	19,301	15,630
	21,998	19,823
Operating income	59,177	51,548
Other operating expense	(22,448)	(18,003)
Foreign exchange losses	(2,648)	(3,884)
Provision for potential losses, contingent liabilities and write-offs	(25,919)	(21,154)
Loss based on estimation	(4,099)	
Profit from operations before tax	4,063	8,507
Income tax expense	(10)	(498)
Net profit	4,053	8,009

Rezultati poslovanja banke u 2006. godini

Bilans uspjeha

Prihodi	2005.	2006.
Prihodi po osnovu kamata	27,208	28,050
Rashodi po osnovu kamata	(8,375)	(8,485)
Neto prihod po osnovu kamata	18.833	19,565
Prihodi po osnovu naknada i provizija	20,536	14,440
Rashodi po osnovu naknada i provizija	(2,190)	(2,280)
Neto prihod po osnovu naknada i provizija	18,346	12,160
Pozitivne kursne razlike	2,697	4,193
Ostali prihodi iz poslovanja	19,301	15,630
	21,998	19,823
Prihodi iz poslovanja	59,177	51,548
Ostali rashodi iz poslovanja	(22,448)	(18,003)
Negativne kursne razlike	(2,648)	(3,884)
Dugoročna rezervisanja za potencijalne gubitke i ugovorene obaveze i otpisi	(25,919)	(21,154)
Gubitak po osnovu procjene	(4,099)	
Dobit iz poslovanja prije oporezivanja	4,063	8,507
Porez na dobit	(10)	(498)
Neto dobit	4.053	8.009

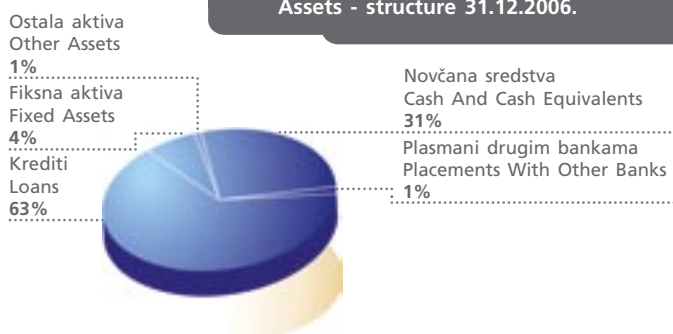
Balance Sheet

	Balance as of 31st December	
	2005	2006
ASSETS		
Cash and balances with the Central Bank B&H	115,794	165,005
Due from other banks	78,062	26,891
Securities held for trading	312	946
Loans to other banks	10,230	9,134
Loans to customers	301,598	383,239
Long-term Investments	2,161	1,341
Property, Equipment and Intangible assets, net	24,550	25,841
Accrued interest and other assets	3,335	4,416
Total assets	536,042	616,813
LIABILITIES		
Due to banks and other financial institutions	30,571	32,077
Due to customers	386,874	451,299
Other borrowed funds	41,473	47,055
Other liabilities, including tax liabilities	6,615	10,964
Long-term reserves for potential losses and contingent liabilities	16,428	19,695
Total liabilities	481,961	561,090
EQUITY		
Shareholders' equity	42,003	42,003
Bank reserves	3,078	2,288
Revaluation reserves	4,128	3,993
Retained profit	4,872	7,439
Total equity and reserves	54,081	55,723
Total liabilities	536,042	616,813
Potential and contingent liabilities	35,614	51,752

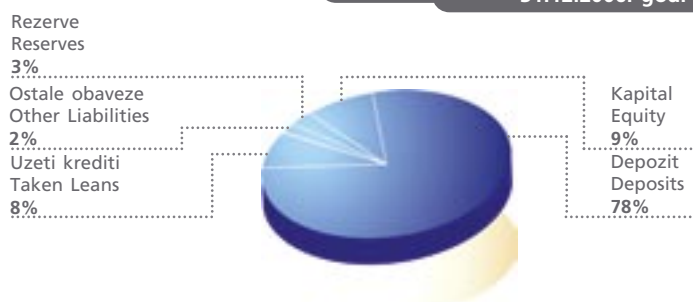
Bilans stanja

AKTIVA	Stanje na dan 31.decembra	
	2005.	2006.
Novčana sredstva i sredstva kod Centralne banke BiH	115,794	165,005
Sredstva kod drugih banaka	78,062	26,891
Hartije od vrijednosti namijenjene trgovanju	312	946
Plasmani drugim bankama	10,230	9,134
Kreditni plasirani komitentima	301,598	383,239
Dugoročna ulaganja	2,161	1,341
Osnovna sredstva i nematerijalna ulaganja, neto	24,550	25,841
Obračunata kamata i ostala aktiva	3,335	4,416
Ukupna aktiva	536,042	616,813
PASIVA		
Depoziti banaka i drugih finansijskih institucija	30,571	32,077
Depoziti komitenata	386,874	451,299
Obaveze po uzetim kreditima	41,473	47,055
Ostala pasiva, uključujući obaveze za poreze	6,615	10,964
Dugoročna rezervisanja za potencijalne gubitke i ugovorene obaveze i otpisi	16,428	19,695
Ukupne obaveze	481,961	561,090
KAPITAL		
Akcionarski kapital	42,003	42,003
Rezerve Banke	3,078	2,288
Revalorizacione rezerve	4,128	3,993
Neraspoređena dobit	4,872	7,439
Ukupan kapital i rezerve	54,081	55,723
Ukupna pasiva	536,042	616,813
Potencijalne i ugovorene obaveze	35,614	51,752

Slika 1:

Struktura aktive 31.12.2006.god.
Assets - structure 31.12.2006.

Slika 2:

Struktura pasive
Liabilities - structure
31.12.2006. god.

Statement Of Changes In Equity

	Shareholders equity	Bank reserves	Unallocated profit	Revaluation reserves	Total
Balance on January 1st 2005	37,646	2,058	7,046	935	47,685
Profit for the current year	-	-	4,053	-	4,053
Capitalized dividends	3,972	-	(3,972)	-	-
Dividends paid	-	-	(1,316)	-	(1,316)
Distribution of profit to the bank management based on successful operation of the bank	385	-	(686)	-	(301)
Payments to Supervisory and Auditing Boards	-	-	(50)	-	(50)
Transfer to the Bank Reserves	-	1,020	(1,020)	-	-
Estimated fixed assets sale	-	-	344	(344)	-
Revaluation reserves from evaluation of fixed assets	-	-	463	3,537	4,000
Other	-	-	10	-	10
Balance at December 31st 2005	42,003	3,078	4,872	4,128	54,081
Balance at January 1st 2006	42,003	3,078	4,872	4,128	54,081
Profit for the current year	-	-	8,009	-	8,009
Dividends paid	-	(1,922)	(3,515)	-	(5,437)
Distribution of profit to the bank management based on successful operation of the bank	-	-	(166)	-	(166)
Payments to Supervisory and Auditing Boards	-	-	(59)	-	(59)
Transfer to the Bank Reserves	-	1,132	(1,132)	-	-
Revaluation reserves settlement for equipment write off	-	-	135	(135)	-
Loss of Razvojna banka, March 31st 2006	-	-	(705)	-	(705)
Balance at December 31st 2006	42,003	2,288	7,439	3,993	55,723

Izvještaj o promjenama na kapitalu

	Akcionarski kapital	Rezerve Banke	Neraspoređena dobit	Revalorizacione rezerve	Ukupno
Stanje na dan 1. januara 2005.	37,646	2,058	7,046	935	47,685
Dobit tekuće godine	-	-	4,053	-	4,053
Kapitalizovane dividende	3,972	-	(3,972)	-	-
Isplaćene dividende	-	-	(1,316)	-	(1,316)
Raspodjela dobiti rukovodstvu Banke po osnovu uspješnog poslovanja Banke	385	-	(686)	-	(301)
Isplata Nadzornom i Odboru za reviziju	-	-	(50)	-	(50)
Prenos na rezerve Banke	-	1,020	(1,020)	-	-
Prodaja procijenjenih osnovnih sredstava	-	-	344	(344)	-
Revalorizacione rezerve po osnovu procjene osnovnih sredstava	-	-	463	3,537	4,000
Ostalo	-	-	10	-	10
Stanje na dan 31. decembra 2005.	42,003	3,078	4,872	4,128	54,081
Stanje na dan 1. januara 2006.	42,003	3,078	4,872	4,128	54,081
Dobit tekuće godine	-	-	8,009	-	8,009
Isplaćene dividende	-	(1,922)	(3,515)	-	(5,437)
Raspodjela dobiti rukovodstvu Banke po osnovu uspješnog poslovanja Banke	-	-	(166)	-	(166)
Isplata Nadzornom i Odboru za reviziju	-	-	(59)	-	(59)
Prenos na rezerve	-	1,132	(1,132)	-	-
Razduženje revalorizacionih rezervi za otpis opreme	-	-	135	(135)	-
Gubitak Razvojne banke 31. mart 2006.	-	-	(705)	-	(705)
Stanje na dan 31. decembra 2006.	42,003	2,288	7,439	3,993	55,723

Cash Flow Statement

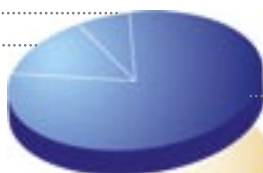
	Period ended December 31 st	
	2005.	2006.
Cash flows from operating activities		
Interest income	27,168	28,050
Interest expense	-5,757	-8,485
Fee and commission income	20,545	14,440
Fee and commission expense	-2,190	-2,280
Other income	77	-
Off-balance items	-	-1,124
Collection of loans previously written off	3,329	3,997
Cash payments to employees and suppliers	-19,807	-18,003
Income tax paid	-	-10
Operating inflows before changes in operating assets and liabilities	23,365	16,585
Changes in operating assets and liabilities		
Net increase in loans to customers	-82,080	-84,292
Net increase/ decrease of other assets	-	-
Net increase in deposits from other banks	5,799	1,506
Net (decrease)/increase in deposits from customers	83,575	64,425
Net (decrease)/ increase in other liabilities	-225	-
Net cash flows from operating activities	30,434	-1,776
Cash flows from investing activities		
Short-term loans to financial institutions	1,446	1,096
Interest received	1,067	128
Purchase of property, plant and equipment	-4,467	-3,440
Net increase in long-term investments	3,221	820
Net cash flow from investing activities	1,267	-1,396
Cash flows from financing activities		
Net (decrease) increase in borrowed funds and securities issued	-9,461	5,582
Dividends received	-	88
Dividends paid	-1,366	-5,437
Payments by extraordinary items	-	680
Net cash flow from financing activities	-10,827	913
Effect of exchange rate changes on cash and cash equivalents	-264	299
Net increase in cash and cash equivalents	20,610	-1,960
Cash and cash equivalents at the beginning of the year	173,246	193,856
Cash and cash equivalents at end of the year	193,856	191,896
Cash and cash equivalents are comprised of the following balance sheet amounts:		
Cash and balances with the Central Bank	115,794	165,005
Due from other banks	78,062	26,891

Bilans novčanih tokova

	Period završen 31.decembra	
	2005.	2006.
Novčani tokovi iz poslovnih aktivnosti		
Prilivi od kamata	27,168	28,050
Odlivi po osnovu plaćenih kamata	-5,757	-8,485
Prilivi po osnovu naknada i provizija	20,545	14,440
Odlivi po osnovu naknada i provizija	-2,190	-2,280
Prilivi po osnovu ostalih prihoda	77	-
Isplate po vanbilansnim pozicijama	-	-1,124
Naplaćena prethodno ispravljena potraživanja	3,329	3,997
Odlivi po osnovu zarada i troškova	-19,807	-18,003
Plaćen porez na dobit	-	-10
Poslovni priliv prije promjena na poslovnim sredstvima i obavezama	23,365	16,585
Promjene na poslovnim sredstvima i obavezama		
Neto povećanje kredita i plasmana komitentima Banke	-82,080	-84,292
Neto povećanje/ smanjenje ostale aktive	-	-
Neto povećanje depozita banaka	5,799	1,506
Neto (smanjenje)/povećanje depozita komitenata	83,575	64,425
Neto (smanjenje)/ povećanje ostale pasive	-225	-
Neto novčani tokovi iz poslovnih aktivnosti	30,434	-1,776
Novčani tokovi iz aktivnosti investiranja		
Kratkoročni plasmani finansijskim institucijama	1,446	1,096
Primici kamata	1,067	128
Odlivi za nabavku osnovnih sredstava	-4,467	-3,440
Neto povećanje dugoročnih ulaganja	3,221	820
Neto novčani tokovi iz aktivnosti investiranja	1,267	-1,396
Novčani tokovi iz aktivnosti finansiranja		
Neto (smanjenje)/ povećanje obaveza po uzetim kreditima i izdatim hartijama od vrednosti	-9,461	5,582
Primljene dividende	-	88
Isplaćene dividende	-1,366	-5,437
Primici i isplate po vanrednim stavkama	-	680
Neto novčani tokovi iz aktivnosti finansiranja	-10,827	913
Kursne razlike po osnovu preračuna gotovine i ekvivalenta gotovine	-264	299
Neto povećanje novčanih sredstava	20,610	-1,960
Novčana sredstva na početku godine	173,246	193,856
Novčana sredstva na kraju godine	193,856	191,896
Novčana sredstva se sastoje od sljedećih pozicija:		
Novčana sredstva i sredstva kod Centralne banke	115,794	165,005
Sredstva kod drugih banaka	78,062	26,891

Gotov novac
Cash
8%

Depozitne institucije u inostranstvu
Foreign Depository Institutions
14%



Slika 3:
Struktura novčanih sredstava
31.12.2006. god.
Structure of cash and cash equivalents as of
31.12.2006.

Sredstva kod CBBIH
Cash And Balances With Central Bank
78%

Brzo i sigurno
plaćanje računa

Internet bankarstvo

NLB  Razvojna banka

Brzo i sigurno
plaćanje računa

Internet bankarstvo

NLB  Razvojna banka

Brzo i sigurno
plaćanje računa

Internet bankarstvo

NLB  Razvojna banka



Payment Operations

Domestic payment operations

Domestic payment operations represent a very important segment of Bank's business activities. Promptness, safety and reliability are the foundation of Bank's overall business philosophy, in each domain of banking services, including domestic payment operations. During 2006, there were total of 10.504.068 payment orders, out of which 9.167.184 were orders within the bank and 1.336.884 orders towards other banks.

Payment operations comprise the following services:

- Domestic payment operations
- Free of charge payment services for telephone, electricity and cable television bills
- Internet banking
- Account balance report through SMS service
- All types of cash transactions.

International payment operations

NLB Razvojna banka is one of the leading banks of Republic of Srpska in international payment operations. The Bank operates through very widespread SWIFT network consisting of over 200 direct correspondent relations and accounts with the leading European and world banks.

Total foreign exchange inflow in 2006 amounted to KM 248,6 million, and total number of processed incoming orders was 23.069. Total foreign payment transactions amounted to KM 434,95 million, and total number of processed outgoing orders was 26.137.

According to the customers' demands, NLB Razvojna banka had issued a great number of letters of credit and guarantees, thus ensuring the use of credit lines from highly ranked European banks. At the end of November 2006, new service WEB-banking was introduced for physical and legal entities.

Platni promet

Unutrašnji platni promet

Unutrašnji platni promet predstavlja značajan segment poslovanja Banke. Brzina, bezbjednost i pouzdanost su temelji ukupne poslovne filozofije Banke u svim, pa tako i u uslugama platnog prometa. U 2006. godini realizovano je ukupno 10.504.068 platnih naloga od čega 9.167.184 naloga unutar banke i 1.336.884 naloga prema drugim bankama.

U okviru poslova platnog prometa obavljaju se usluge:

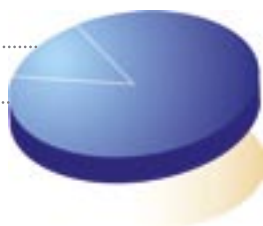
- Platnog prometa u zemlji
- Besplatne usluge plaćanja telefona, električne energije i kablovske televizije
- Elektronsko bankarstvo
- Prijem izvještaja putem SMS usluga o stanju na računu
- Sve gotovinske transakcije

Platni promet sa inostranstvom

NLB Razvojna banka je jedna od vodećih banaka u poslovima međunarodnog platnog prometa u Republici Srpskoj. Naše poslovanje se obavlja putem razgranate SWIFT mreže preko 200 direktnih korespondentnih veza i vlastitih računa kod vodećih evropskih i svjetskih banaka. Ukupan priliv iz inostranstva tokom 2006. godine ostvaren je u iznosu od 248,6 miliona KM, obrađeno je ukupno 23.069 loro doznaka. Ukupno plaćanje prema inostranstvu iznosilo je 434,95 miliona KM, izvršeno je ukupno 26.137 nostro doznaka. NLB Razvojna banka je, na zahtjev svojih klijenata, izdala veliki broj akreditiva i garancija, te obezbijedila korištenje kreditnih linija kod najboljih evropskih banaka. Krajem novembra 2006. godine uveden je novi proizvod WEB-bankarstvo za fizička i pravna lica.

Prema drugim bankama
Other Banks
13%

Unutar banke
Within The Bank
87%



Slika 4:

Platni promet u 2006. godini
Payment operations in 2006.

Corporate Banking

Client-oriented approach and open-mindedness in business cooperation are dominant principles in the work of this business section. Clients and their needs are always the top priority.

The best-offered benefits, timely processing of clients demands resulted in increase of confidence in the Bank, which was confirmed by the fact that the major part of revenues in 2006 had been achieved in corporate banking.

During 2006, the Bank extended loans and issued guarantees to each creditworthy legal entity (small, medium, large enterprises and institution) in compliance with Bank's policy and procedures. In 2006, there were total of 3.000 submitted and processed applications. As of December 31, 2006, loan and guarantee portfolio of legal entities amounted to KM 244 million, out of which extended loans to corporate clients amounted to KM 220 million, and issued guarantees KM 24 million. New loans in the amount of KM 250 million were approved. Loans were being granted from the Bank's own resources.

The bank disbursed short-term and long-term loans. Short-term loans were mostly extended to companies for production financing and export preparation, agriculture, cattle-breeding, acquisition of agricultural machinery, working capital financing with other industries, framework, revolving and express loans, non-special purpose short-term loans with 100 % money coverage. These loans have usually been granted for the period of 3 months to 1 year, with annual interest rate ranging from 3,0% to 9,0%. Loans with maturity over one year have been given to governmental institutions and companies in the area of commerce, health, service trade, wood and textile industry, construction industry, agriculture, as well as for investment projects (facilities building, equipment supply, shares purchase etc.), loans for working capital financing and car loans.

Balance of corporate loans amounted to KM 202,5 million.

- short-term loans KM 84,228 thousand,
- long-term loans KM 115,303 thousand and
- due loans KM 2,987 thousand.

Total deposits of companies, banks and government amount to 256,867 thousand KM, out of which:

- demand deposits 185,139 thousand KM
- short-term deposits 42,225 thousand KM
- long-term deposits 29,503 thousand KM

Poslovi sa privredom

Orijentacija prema klijentu, kao i otvorenost u poslovnoj saradnji bili su dominantan princip u radu ovog segmenta poslovanja. Klijenti i njihove potrebe naš su prioritet. Maksimalne pogodnosti, brzina rješavanja svih zahtjeva klijenata uticali su na jačanje povjerenja u Banku, što potvrđuje značajan dio prihoda u 2006. godini ostvaren iz poslovanja sa privredom.

Banka je u toku 2006. godine odobravalala kredite i izdavala garancije svim kreditno sposobnim pravnim licima (malim, srednjim, velikim preduzećima i institucijama) u skladu sa politikama i procedurama Banke.

U 2006. godini ukupno je primljeno i obrađeno 3.000 zahtjeva. Ukupan kreditno-garancijski portfolio pravnih lica na dan 31.12.2006. godine iznosio je 244 miliona KM od toga su krediti odobreni pravnim licima 220 miliona KM i izdate garancije 24 miliona KM. Odobreno je 250 miliona KM novih kredita. Krediti su odobravani iz vlastitih sredstava Banke. Banka je odobravalala kratkoročne i dugoročne kredite. Kratkoročni krediti su najvećim dijelom odobreni preduzećima za finansiranje proizvodnje i pripremu izvoza, finansiranje poljoprivrede, stočarstva, nabavku poljoprivredne mehanizacije, finansiranje obrtnih sredstava kod svih ostalih djelatnosti, okvirni, revolving i ekspres krediti, kratkoročni nenamjenski sa 100 % pokrićem u novcu. Ovi krediti su obično odobravani na period od tri mjeseca do jedne godine, sa godišnjom kamatnom stopom od 3,0% do 9,0%.

Kreditni preko jedne godine odobravani su državnim institucijama i preduzećima iz oblasti trgovine, zdravstva, uslužnih djelatnosti, drvne i tekstilne industrije, građevinarstva, poljoprivrede, te za finansiranje investicionih projekata (izgradnja objekata, kupovina opreme, kupovina akcija i dr.), krediti za finansiranje trajnih obrtnih sredstava i krediti za kupovinu vozila.

Stanje kredita plasiranih privredi je 202,5 miliona KM :

- kratkoročni krediti 84,228 hiljada KM
- dugoročni krediti 115,303 hiljada KM
- dospjeli 2,987 hiljada KM

Ukupni depoziti privrede, banaka i vlade iznose 256,867 hiljada KM, od čega su:

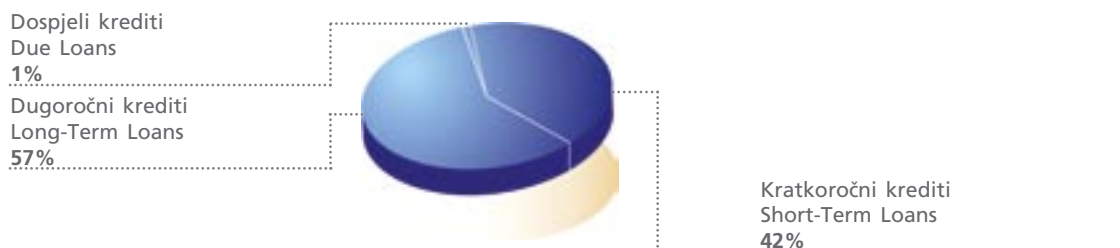
- depoziti po viđenju 185,139 hiljada KM
- kratkoročni depoziti 42,225 hiljada KM
- dugoročni depoziti 29,503 hiljade KM

I know why.

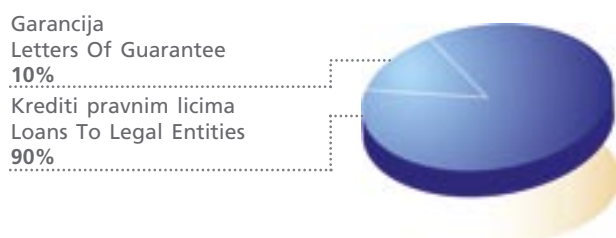


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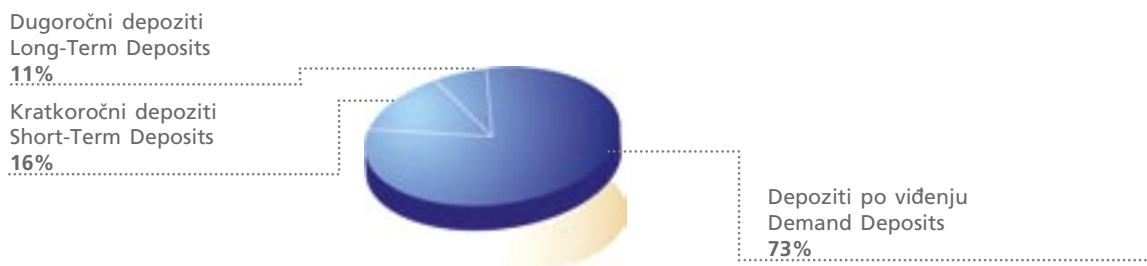
Slika 5:
Struktura kredita plasiranih privredi ↙
31.12.2006.godine
Structure of loans extended to legal
entities as of 31.12.2006.



Slika 6:
Kreditno garancijski portfolio ↙
Loan and guarantee portfolio



Slika 7:
Struktura depozita privrede ↙
31.12.2006.
Structure of corporate deposits
31.12.2006.



Retail Banking

In 2006 the Bank operated with over 90 thousands citizens' current accounts with regular monthly payments, placing us among the leaders in this operating segment on Republic of Srpska's banking market.

During realization of operating activities, advantages of well-expanded operating network had been exploited, high level of liquidity, excellent and efficient software, as well as professionally trained personell. As of December 31st 2006 retail loan portfolio amounted to 180 million, which represents an increase of 23% as compared with the previous year.

In 2006, loans in the amount of KM 85,3 million have been extended to citizens.

Total of KM 180,7 million was disbursed to citizens:

- short-term loans KM 58 million,
- long-term loans KM 121,2 million and
- due loans KM 1,5 million

Retail deposits amount to KM 226,509 thousand, out of which:

- KM 117,953 thousand demand deposits,
- KM 41,943 thousand short-term deposits,
- whereas deposits KM 66,613 thousand long-term.

The project „private banker“ had been finished at the end of the year. This is a modern banking service, which enables its clients faster and simpler operating with the bank.

The private banker has the possibility to recognize clients' wishes and needs at any time, monitors portfolio and notifies about due dates of deposits, borrowings, loans... Safety and confidence are the baseground of our mutual cooperation.

The Bank is VISA and MasterCard principal and offers both debit and credit cards, business cards, as well as Visa GOLD.

Poslovi sa stanovništvom

Banka je u 2006. godini poslovala sa građanima sa preko 90 hiljada tekućih računa sa redovnim mjesečnim uplatama, što nas svrstava među lidere u ovom segmentu poslovanja na bankarskom tržištu Republike Srpske. U realizaciji poslovnih aktivnosti iskorišćene su prednosti razvijene poslovne mreže, visok nivo likvidnosti, dobar i efikasan softver, kao i profesionalno osposobljeno osoblje.

Na dan 31.12.2006. godine kreditni portfolio građana iznosi 180 miliona, odnosno povećan je za 23% u odnosu na prethodnu godinu.

U toku 2006. godine plasirano je 85,3 miliona kredita građanima.

Ukupno je stanovništvu plasirano 180,7 miliona KM

- kratkoročni krediti 58 miliona KM
- dugoročni krediti 121,2 miliona KM
- dospjeli 1,5 miliona KM

Depoziti stanovništva iznose 226,509 hiljada KM, od čega:

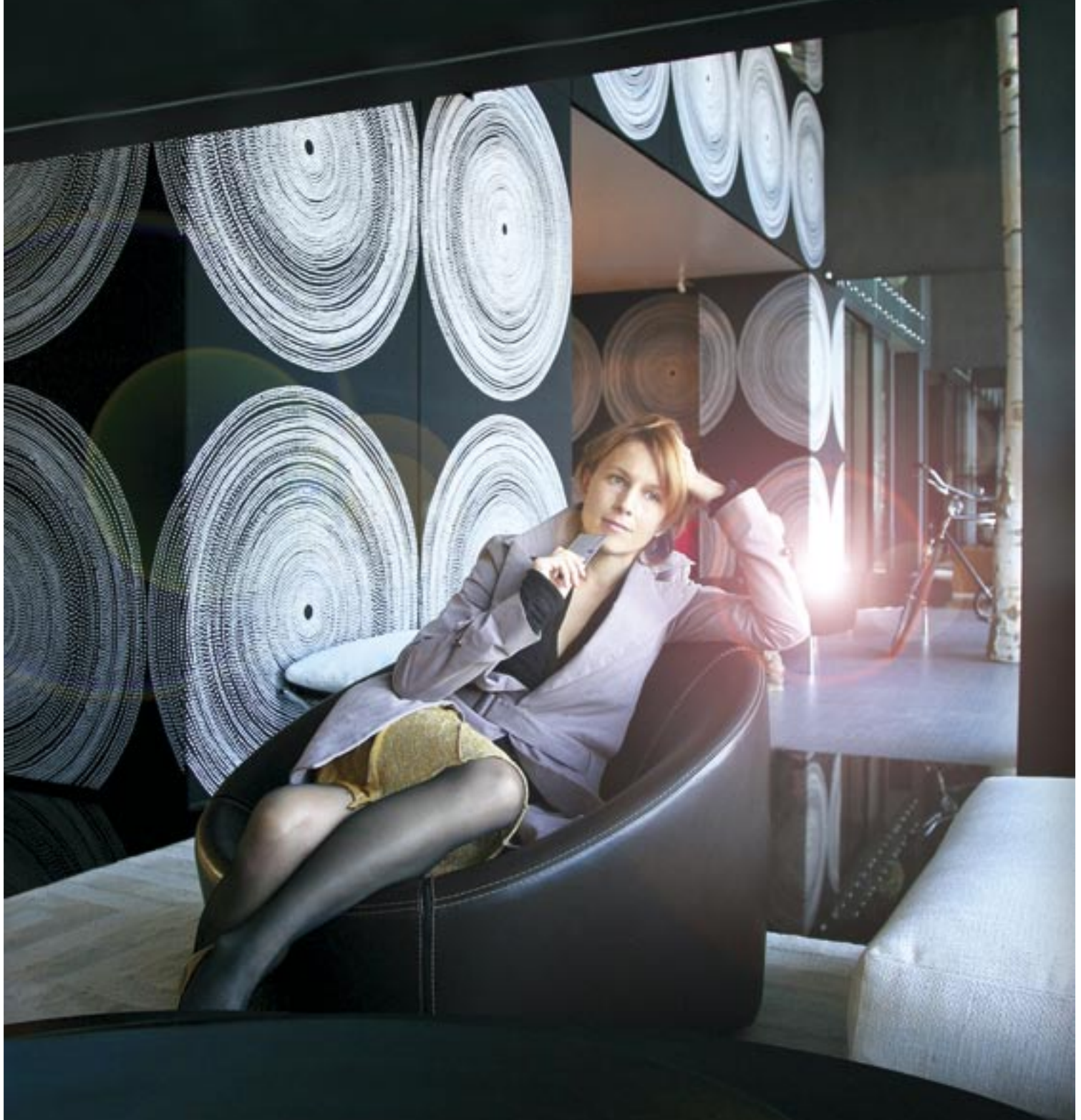
- depoziti po viđenju su 117,953 hiljada KM
- kratkoročni 41,943 hiljada KM
- dugoročni depoziti 66,613 hiljada KM

Krajem godine završen je projekat lični bankar. Riječ je o modernoj bankarskoj usluzi koja korisniku omogućava brže i jednostavnije poslovanje sa bankom.

Lični bankar je u mogućnosti u svakom trenutku sagledati želje i potrebe klijenta, prati portfolio klijenta i obavještava ga o rokovima dospjeća depozita, pozajmica, kredita... Sigurnost i povjerenje su temelj naše međusobne saradnje.

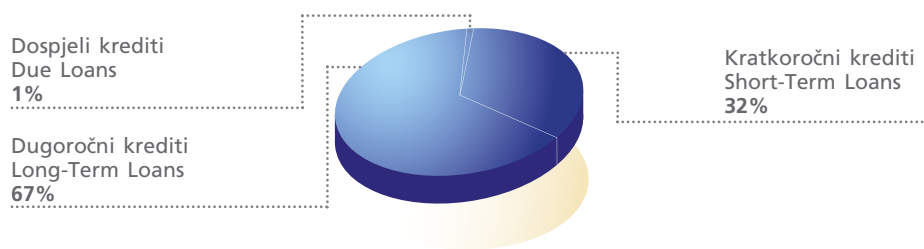
Banka je principal za VISU i MasterCard i u svojoj ponudi ima debitne i kreditne kartice, biznis kartice, te GOLD Visa karticu.

Znam zašto.

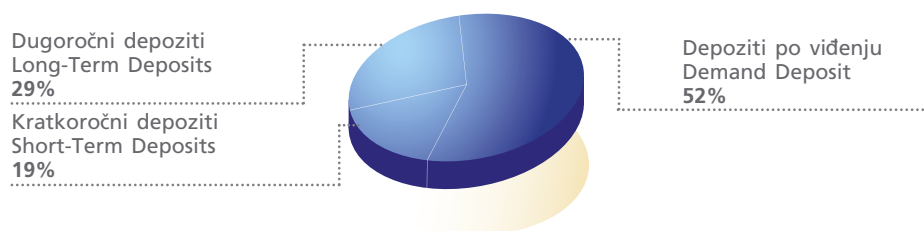


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Slika 8:
Struktura kredita datih stanovništvu
31.12.2006.godine
Structure of loans extended to physical
entities as of 31.12.2006.



Slika 9:
Struktura depozita stanovništva
Retail deposits structure







Managing Bodies

Supervisory Board

Borut Stanic President
Pierre Van Keirsbilck Member
Zdenko Fric Member
Nikola Mrkic Member
PhD Milan Vukicevic Member

Audit Board

David Benedek President
Anton Ribnikar Member
Manja Hafner Member
Anica Knavs Member
Stanko Karac Member

Bank Management

Radovan Bajic
Managing Director

MSc Boris Vodopivec
Deputy Managing Director

Secretary General

Dejan Guzijan

Centers

Business Network Center

Stanka Cegar

Corporate Banking Center

Dragan Damjanovic

Treasury Center

Dragica Blagojevic

Payment Systems Center

Silvana Vrhovac

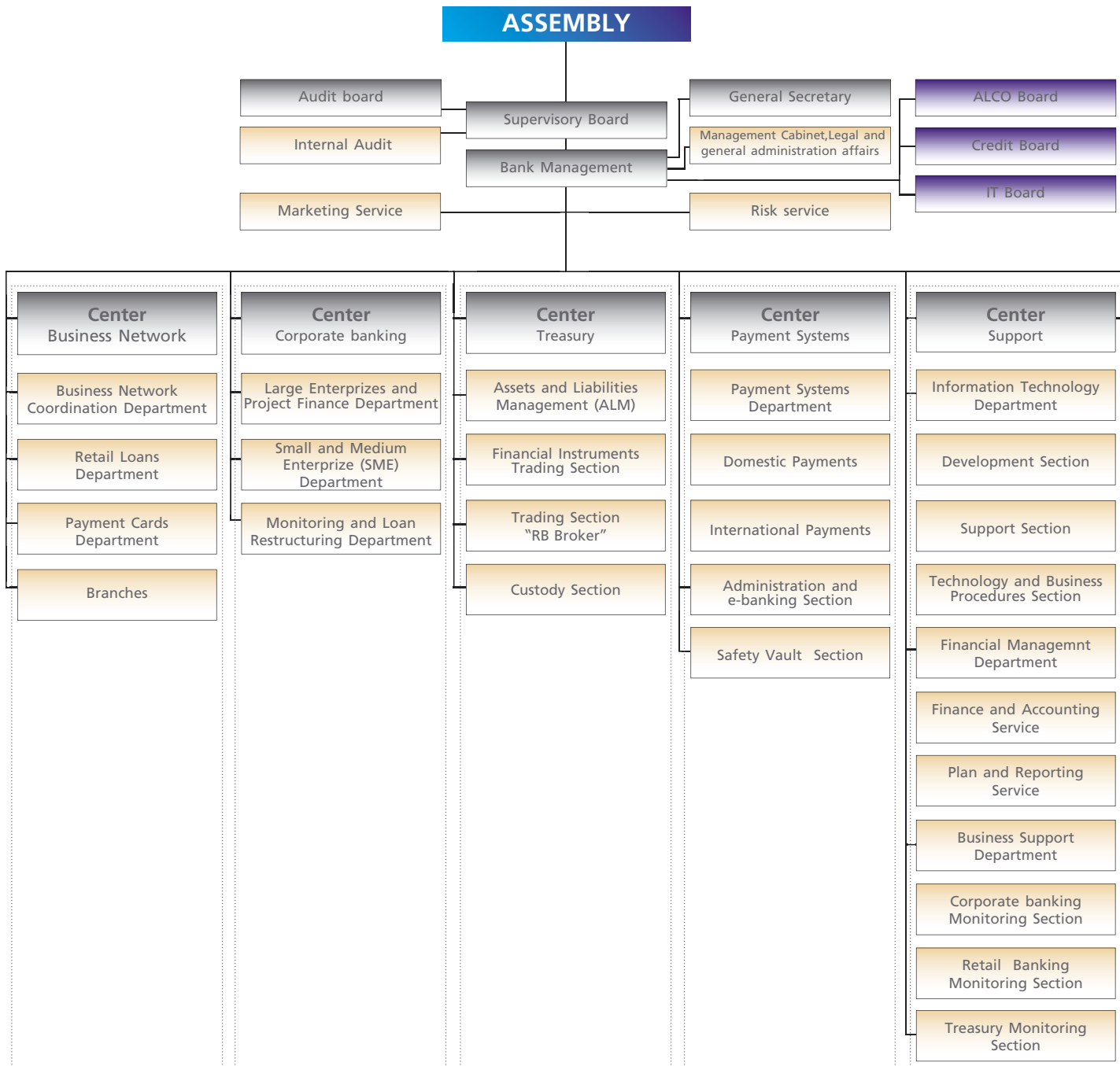
Support Center

Ljiljana Panic

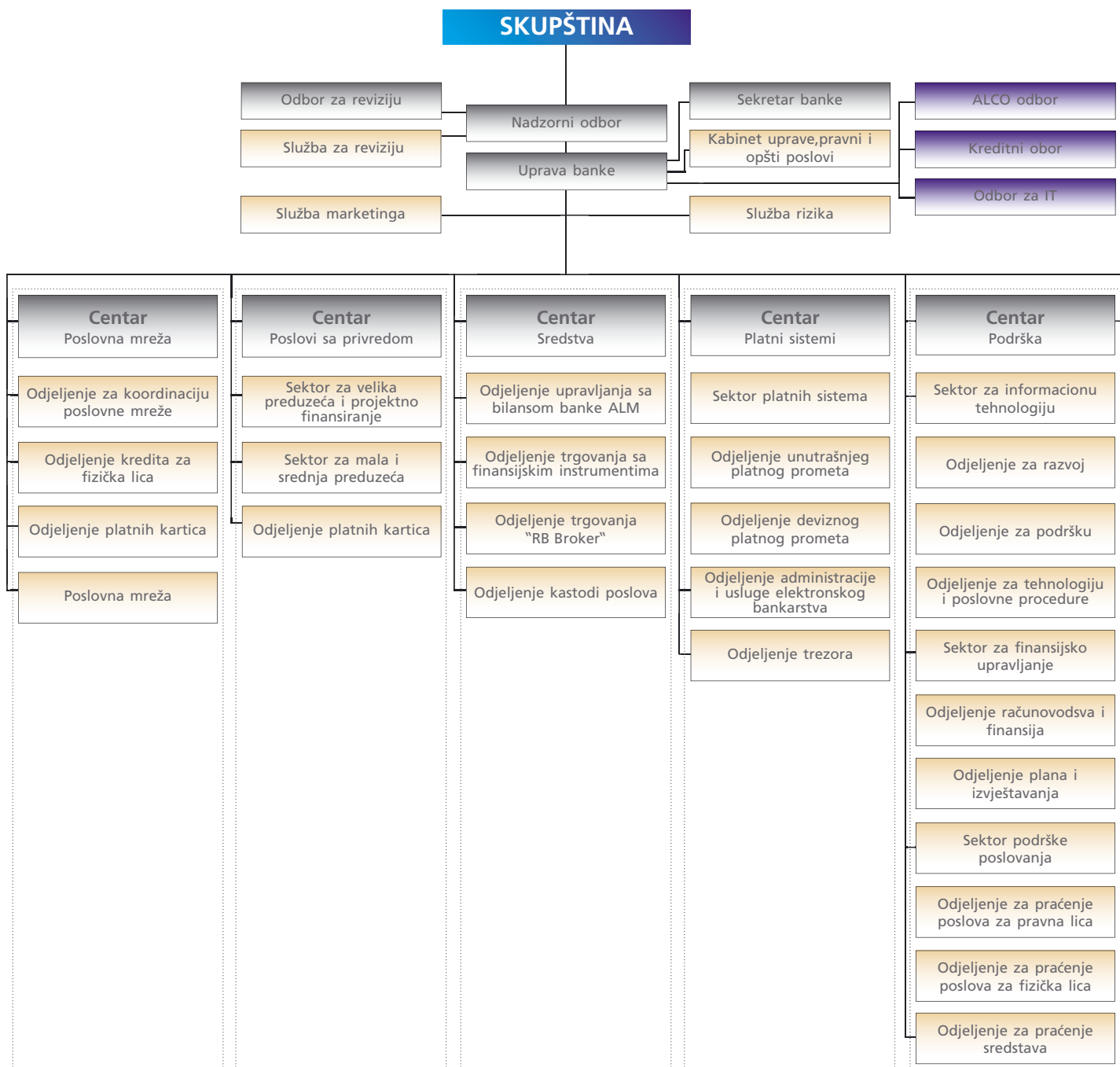
Organi upravljanja bankom

Nadzorni odbor	Centri
Borut Stanič predsjednik Pierre Van Keirsbilck član Zdenko Fric član Nikola Mrkić član Dr Milan Vukićević član	Centar Poslovna mreža
	Stanka Čegar
Odbor za reviziju	Centar Poslovi sa privredom
David Benedek predsjednik Anton Ribnikar član Manja Hafner član Anica Knavs član Stanko Karać član	Dragan Damjanović
Uprava banke	Centar Sredstva
Radovan Bajić Direktor	Dragica Blagojević
Mr Boris Vodopivec Zamjenik direktora	Centar Platni sistemi
	Silvana Vrhovac
Sekretar Banke	Centar Podrška
Dejan Guzijan	Ljiljana Panić

Organizational Scheme

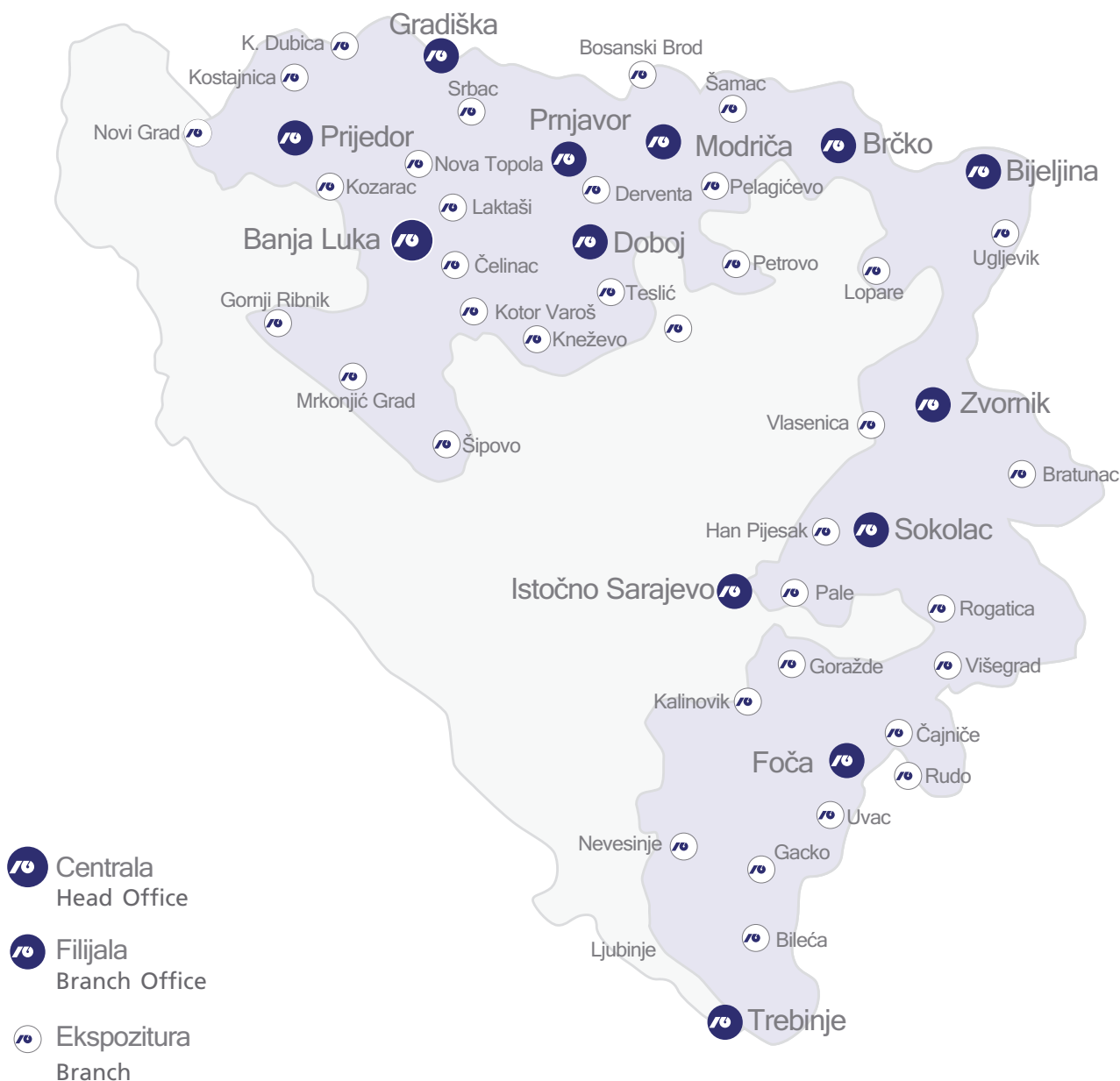


Organizaciona struktura banke





Poslovna mreža banke Operating Network



Operating Units

Head Office

Milana Tepica 4
Banja Luka
T: +387 (0)51 221 620
T: +387 (0)51 221 610
F: +387 (0)51 221 623

Branch Office Banja Luka

Kralja Petra I Karadjordjevica 85 a

T: +387 (0)51 242-107
F: +387 (0)51 242 192
Counter Obilicevo
Cara Lazara 21
T: +387 (0)51 458 406
F: +387 (0)458 402
Counter Lazarevo
Branka Popovica
T: +387 (0)51 371 626
T: +387 (0)51 371 632
Counter RK Boska
Trg Srpskih junaka
T: +387 (0)51 221 736
F: +387 (0)51 211 760
Counter Marija Bursac
Ulica Marije Bursac 1
T: +387 (0) 51 217 909
Counter Zdrave Korde
Zdrave Korde bb
T: +387 (0) 51 245 592
Counter KC - Interno
12 beba bb
T: +387 (0) 51 245 597
Counter KC - Ginekologija
12 beba bb
T: +387 (0) 51 245 591
Branch Celinac
Cara Lazara 5
T: +387 (0) 51 551 081
Branch Laktasi
Karadjordjeva bb
T: +387 (0) 51 530 973
Branch Mrkonjic Grad
Trg Kralja Petra Kar. 1
T: +387 (0) 51 212 002
Branch Teslic
Karađorđeva 5
T: + 387 (0) 53 410 360
Branch Sipovo
Njogoševa 3
T: + 387 (0) 50 371 505
Counter Knezevo
Gavrila Principa
T: + 387 (0) 51 591-754
Counter Ribnik
Gornji Ribnik
T: + 387 (0) 50 431-023

Branch Office Gradiska

Vidovdanska bb
T: +387 (0)51 815 928
T: +387 (0)51 814 297
Counter Gradiska
Vidovdanska bb
T: +387 (0)51 809 941
T: +387 (0)51 809 942
Counter carinski terminal
Put Krajskih brigada bb
T: +387 (0)51 816 307
Branch Kozarska Dubica
Svetosavska 1
T: +387 (0)52 410 537
T: +387 (0)51 410 407
Branch Srbac
Mome Vidovica 18
T: +387 (0)51 745 211
Counter Nova Topola
Nova Topola bb
T: +387 (0)51 892 049

Branch Office Prnjavor

Trg srpskih boraca 1
T: +387 (0)51 660 601
Branch Prnjavor
Trg srpskih boraca 1
T: +387 (0)51 665 477

Branch Office Prijedor

K P I Oslobodioca 1
T: +387 (0)52 234 006
Counter Prijedor
K P I Oslobodioca 1
T: +387 (0)52 241 921
Branch Novi Grad
K. Petrovica 34
T: +387 (0)52 751 065
Branch Kostajnica
K P I Oslobodioca bb
T: +387 (0)52 663 356
Counter Kozarac
Mladena Stojanovica bb
T: +387 (0)52 346 130

Branch Office Doboj

Svetog Save br.20
T: +387 (0)53 241 120
T: +387 (0)53 241 495
Counter Doboj
Kralja Tvrtka 1
T: +387 (0)53 203 812
Branch Derventa
M.Bjelosevica-Belog bb
T: +387 (0)53 333 227
Branch B. Brod
Svetog Save bb
T: +387 (0)53 612 041
Counter Petrovo
Petrovo bb
T: +387 (0)53 260 124

Branch Office Modrica

Knjaza Milosa bb
T: +387 (0)53 811 611
T: +387 (0)53 810 506
Branch Samac
Svetosavska 1
T: +387 (0)54 612 406
T: +387 (0)54 610 010
Counter Vukosavlje
Cara Lazara bb
T: +387 (0)53 814 021
Counter Pelagićevo
Pelagićevo
T: +387 (0)54 815 040

Branch Office Bijeljina

Karadjordjeva 5
T: +387 (0)55 209 905
Counter Ugljevik
Trg D. Mihajlovića bb
T: +387 (0)55 771 205
Counter Lopare
Cara Dusana bb
T: +387 (0)55 650 329

Branch Office Zvornik

Svetog Save 62
T: +387 (0)56 210 080
Branch Bratunac
Gavrila Principa bb
T: +387 (0)56 410 300
Branch Vlasenica
Sv. Apostola Petra i Pavla
T: +387 (0)56 733 239

Branch Office Sokolac

Cara Lazara bb
T: +387 (0)57 448 681
T: +387 (0)57 448 684
Branch Rogatica
Srpske sloge bb
T: +387 (0)58 416 731
T: +387 (0)58 416 035
Counter Han Pijesak
Srpske vojske bb
T: +387 (0)57 559 302

Branch Office East Sarajevo

Karadjordjeva 13
T: +387 (0)57 340 457
T: +387 (0)57 340 453
Branch Pale
Dobrosava Jevđenića bb
T: +387 (0)57 223 069
T: +387 (0)57 223 515

Branch Office Foca

Mome Kocovica 7
T: +387 (0)58 210 792
Branch Visegrad
K.P. I Karadjordjevica
T: +387 (0)58 210 627
Counter Kalinovik
Karadjordjeva bb
T: +387 (0)57 623 012
Counter Rudo
D.Draze Mihajlovica
T: +387 (0)58 711 145
Counter Cajnice
K.P. I Karadjordjevica
T: +387 (0)58 315 521
Counter Novo Gorazde
Center bb
T: +387 (0)58 430 011
Counter Donji Uvac
Donji Uvac bb
T: +387 (0)58 730 707

Branch Office Trebinje

Herceg Stefana Kosace 1
T: +387 (0)59 220 869
Branch Bileca
K P Oslobodioca 2
T: +387 (0)59 380 140
Branch Gacko
Stojana Kovacevica 13
T: +387 (0)59 464 966
Branch Nevesinje
Skver Nevesinjska puska 5
T: +387 (0)59 601 514
Counter Ljubinje
Karadjordjeva bb
T: +387 (0)59 621 194

Branch Office Brcko

Bosne srebrne 28
T: +387 (0)49 217 124
T: +387 (0)49 216 182

Organizaciona struktura banke

Centrala

Milana Tepića 4
Banja Luka
T: +387 (0)51 221 620
T: +387 (0)51 221 610
F: +387 (0)51 221 623

Filijala Banja Luka

Kralja Petra I Karađorđevića 85 a
T: +387 (0)51 242-107
F: +387 (0)51 242 192
Šalter Obilježje
Cara Lazara 21
T: +387 (0)51 458 406
F: +387 (0)458 402
Šalter Lazarevo
Branka Popovića
T: +387 (0)51 371 626
T: +387 (0)51 371 632
Šalter RK Boska
Trg Srpskih junaka
T: +387 (0)51 221 736
F: +387 (0)51 211 760
Šalter Marija Bursać
Ulica Marije Bursać 1
T: +387 (0)51 217 909
Šalter Zdrave Korde
Zdrave Korde bb
T: +387 (0)51 245 592
Šalter KC - Interno
12 beba bb
T: +387 (0)51 245 597
Šalter KC - Ginekologija
12 beba bb
T: +387 (0)51 245 591
Ekspozitura Čelinac
Cara Lazara 5
T: +387 (0)51 551 081
Ekspozitura Laktaši
Karađorđeva bb
T: +387 (0) 51 530 973
Ekspozitura Mrkonjić Grad
Trg Kralja Petra Kar. 1
T: +387 (0)51 212 002
Ekspozitura Teslić
Karađorđeva 5
T: + 387 (0)53 410 360
Ekspozitura Šipovo
Njegoševa 3
T: + 387 (0)50 371 505
Šalter Knežev
Gavrila Principa
T: + 387 (0)51 591-754
Šalter Ribnik
Gornji Ribnik
T: + 387 (0)50 431-023

Filijala Gradiška

Vidovdanska bb
T: +387 (0)51 815 928
T: +387 (0)51 814 297
Šalter Gradiška
Vidovdanska bb
T: +387 (0)51 809 941
T: +387 (0)51 809 942
Šalter carinski terminal
Put Krajiških brigada bb
T: +387 (0)51 816 307
Ekspozitura Kozarska Dubica
Svetosavska 1
T: +387 (0)52 410 537
T: +387 (0)52 410 407
Ekspozitura Srbac
Mome Vidovića 18
T: +387 (0)51 745 211
Šalter Nova Topola
Nova Topola bb
T: +387 (0)51 892 049

Filijala Prnjavor

Trg srpskih boraca 1
T: +387 (0)51 660 601
Ekspozitura Prnjavor
Trg srpskih boraca 1
T: +387 (0)51 665 477

Filijala Prijedor

K P I Oslobođioca 1
T: +387 (0)52 234 006
Šalter Prijedor
K P I Oslobođioca 1
T: +387 (0)52 241 921
Ekspozitura Novi Grad
K. Petrovića 34
T: +387 (0)52 751 065
Ekspozitura Kostajnica
K P I Oslobođioca bb
T: +387 (0)52 663 356
Šalter Kozarac
Mladena Stojanovića bb
T: +387 (0)52 346 130

Filijala Doboj

Svetog Save br.20
T: +387 (0)53 241 120
T: +387 (0)53 241 495
Šalter Doboj
Kralja Tvrtka 1
T: +387 (0)53 203 812
Ekspozitura Derventa
M.Bjeloševića-Belog bb
T: +387 (0)53 333 227
Ekspozitura B. Brod
Svetog Save bb
T: +387 (0)53 612 041
Šalter Petrovo
Petrovo bb
T: +387 (0)53 260 124

Filijala Modriča

Knjaza Miloša bb
T: +387 (0)53 811 611
T: +387 (0)53 810 506
Ekspozitura Šamac
Svetosavska 1
T: +387 (0)54 612 406
T: +387 (0)53 610 010
Šalter Vukosavlje
Cara Lazara bb
T: +387 (0)53 814 021
Šalter Pelagićevo
Pelagićevo bb
T: +387 (0)54 815 040

Filijala Bijeljina

Karađorđeva 5
T: +387 (0)55 209 905
Šalter Ugljevik
Trg D. Mihajlovića bb
T: +387 (0)55 771 205
Šalter Lopare
Cara Dušana bb
T: +387 (0)55 650 329

Filijala Zvornik

Svetog Save 62
T: +387 (0)56 210 080
Ekspozitura Bratunac
Gavrila Principa bb
T: +387 (0)56 410 300
Ekspozitura Vlasenica
Sv. Apostola Petra i Pavla
T: +387 (0)56 733 239

Filijala Sokolac

Cara Lazara bb
T: +387 (0)57 448 681
T: +387 (0)57 448 684
Ekspozitura Rogatica
Srpske sloge bb
T: +387 (0)58 416 731
T: +387 (0)57 416 035
Šalter Han Pijesak
Srpske vojske bb
T: +387 (0)57 559 302

Filijala Istočno Sarajevo

Karađorđeva 13
T: +387 (0)57 340 457
T: +387 (0)57 340 453
Ekspozitura Pale
Dobrosava Jevđenića bb
T: +387 (0)57 223 069
T: +387 (0)57 223 515

Filijala Foča

Mome Kočovića 7
T: +387 (0)58 210 792
Ekspozitura Višegrad
K.P. I Karađorđevića
T: +387 (0)58 210 627
Šalter Kalinovik
Karađorđeva bb
T: +387 (0)57 623 012
Šalter Rudo
D.Dražić Mihajlovića
T: +387 (0)58 711 145
Šalter Čajniče
K.P. I Karađorđevića
T: +387 (0)58 315 521
Šalter Novo Goražde
Centar bb
T: +387 (0)58 430 011
Šalter Donji Uvac
Donji Uvac bb
T: +387 (0)58 730 707

Filijala Trebinje

Herceg Stefana Kosače 1
T: +387 (0)59 220 869
Ekspozitura Bileća
K P Oslobođioca 2
T: +387 (0)59 380 140
Ekspozitura Gacko
Stojana Kovačevića 13
T: +387 (0)59 464 966
Ekspozitura Nevesinje
Skver Nevesinjska puška 5
T: +387 (0)59 601 514
Šalter Ljubinj
Karađorđeva bb
T: +387 (0)59 621 194

Filijala Brčko

Bosne srebrne 28
T: +387 (0)49 217 124
T: +387 (0)49 216 182

