

**INCOME STATEMENT**  
**from 1 st of January until 30 of september 2012 year**

(in thousands of RSD )

Group of accounts, account	Descriptions	ADP code			Note number	Current year amount	Prior year amount
1	2	3			4	5	6
70	<b>OPERATING INCOME AND EXPENSES</b>	2	0	1		1.305.203	1.393.846
60	Interest income	2	0	2		602.354	552.993
	<b>Interest gains (201-202)</b>	2	0	3		<b>702.849</b>	<b>840.853</b>
	<b>Interest losses (202-201)</b>	2	0	4		<b>0</b>	<b>0</b>
71	Income from fees and commissions	2	0	5		207.395	190.198
61	Expenses on fees and commissions	2	0	6		32.112	30.396
	<b>Gains from fees and commissions (205-206)</b>	2	0	7		<b>175.283</b>	<b>159.802</b>
	<b>Losses on fees and commissions (206-205)</b>	2	0	8		<b>0</b>	<b>0</b>
720-620	Net gains from sale of securities at fair value through income statement	2	0	9		-	-
620-720	Net losses on sale of securities at fair value through income statement	2	1	0		-	-
721-621	Net gains from sale of securities available for sale	2	1	1		-	-
621-721	Net losses on sale of securities available for sale	2	1	2		-	-
722-622	Net gains from sale of securities held to maturity	2	1	3		-	-
622-722	Net losses on sale of securities held to maturity	2	1	4		-	-
723-623	Net gains from sale of participations	2	1	5		-	-
623-723	Net losses on sale of participations	2	1	6		-	46
724-624	Net gains from sale of other placements	2	1	7		-	-
624-724	Net losses on sale of other placements	2	1	8		-	-
78-68	Net exchange rate gains	2	1	9			534.187
68-78	Net exchange rate losses	2	2	0		1.486.885	-
766	Income from dividends and participations	2	2	1		663	-
74,76 but 766 i 769	Other operating income	2	2	2		7.594	4.283
75 - 65	provisioning	2	2	3		131.942	-
65 - 75	Net expenses on indirect write-off of placements and provisioning	2	2	4		-	219.353
63	Salaries and other personal expenses	2	2	5		526.170	605.034
642	Depreciation expenses	2	2	6		81.023	104.417
64 (but 642), 66 (but 669)	Operating and other expenses	2	2	7		560.203	498.127
77	Income from change in value of assets and liabilities	2	2	8		2.103.012	929.141
67	Expenses on change in value of assets and liabilities	2	2	9		573.550	1.441.918

	<b>PROFIT FROM REGULAR OPERATIONS (203-204+207-208+209-210+211-212+213-214+215-216+217-218+219-220+221+222+223-224-225-226-227+228-229)</b>	<b>2</b>	<b>3</b>	<b>0</b>		<b>0</b>	<b>0</b>
	<b>LOSSES FROM REGULAR OPERATIONS (204-203+208-207+210-209+212-211+214-213+216-215+218-217+220-219-221-222+224-223+225+226+227-228+229)</b>	<b>2</b>	<b>3</b>	<b>1</b>		<b>106.488</b>	<b>400.629</b>
769-669	NET PROFIT FROM DISCONTINUED OPERATIONS	2	3	2		0	0
669-769	NET LOSSES FROM DISCONTINUED OPERATIONS	2	3	3		0	0
	<b>RESULT FOR THE PERIOD - PROFIT BEFORE TAX (230-231+232-233)</b>	<b>2</b>	<b>3</b>	<b>4</b>		<b>0</b>	<b>0</b>
	<b>RESULT FOR THE PERIOD - LOSSES BEFORE TAX (231-230+233-232)</b>	<b>2</b>	<b>3</b>	<b>5</b>		<b>106.488</b>	<b>400.629</b>
850	Tax on profit	2	3	6		0	0
861	Profit from deferred tax assets and reduction of deferred tax liabilities	2	3	7		0	0
860	Loss from reduction in deferred tax assets and deferred tax liabilities	2	3	8		0	0
	<b>PROFIT (234-235-236+237-238)</b>	<b>2</b>	<b>3</b>	<b>9</b>		<b>0</b>	<b>0</b>
	<b>LOSSES (235-234+236-237+238)</b>	<b>2</b>	<b>4</b>	<b>0</b>		<b>106.488</b>	<b>400.629</b>
	Earnings per share (in dinars, without paras)	2	4	1		0	0
	Basic earnings per share (in dinars, without paras)	2	4	2		0	0
	Reduced earnings per share (in dinars, without paras)	2	4	3		0	0

In Belgrade,

on \_\_\_\_\_

The person responsible for  
the preparation Financial  
Statements

The legal representative  
bank

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