

INCOME STATEMENT
from 1 st of January until 31 of march 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	OPERATING INCOME AND EXPENSES	2	0	1		442.262	462.563
	Interest income	2	0	1			
60	Interest expenses	2	0	2		208.128	197.781
	Interest gains (201-202)	2	0	3		234.134	264.782
	Interest losses (202-201)	2	0	4		0	0
71	Income from fees and commissions	2	0	5		56.769	55.080
61	Expenses on fees and commissions	2	0	6		9.336	8.856
	Gains from fees and commissions (205-206)	2	0	7		47.433	46.224
	Losses on fees and commissions (206-205)	2	0	8		0	0
720-620	Net gains from sale of securities at fair value through income statement	2	0	9		0	0
620-720	Net losses on sale of securities at fair value through income statement	2	1	0		0	0
721-621	Net gains from sale of securities available for sale	2	1	1		0	0
621-721	Net losses on sale of securities available for sale	2	1	2		0	0
722-622	Net gains from sale of securities held to maturity	2	1	3		0	0
622-722	Net losses on sale of securities held to maturity	2	1	4		0	0
723-623	Net gains from sale of participations	2	1	5		0	0
623-723	Net losses on sale of participations	2	1	6		0	0
724-624	Net gains from sale of other placements	2	1	7		0	0
624-724	Net losses on sale of other placements	2	1	8		0	0
78-68	Net exchange rate gains	2	1	9		0	265.499
68-78	Net exchange rate losses	2	2	0		973.538	0
766	Income from dividends and participations	2	2	1		0	0
74,76 but 766 i 769	Other operating income	2	2	2		3.681	2.069
75 - 65	provisioning	2	2	3		0	0
65 - 75	Net expenses on indirect write-off of placements and provisioning	2	2	4		8.159	128.780
63	Salaries and other personal expenses	2	2	5		178.348	196.730
642	Depreciation expenses	2	2	6		26.825	34.406
64 (but 642), 66 (but 669)	Operating and other expenses	2	2	7		162.624	175.489
77	Income from change in value of assets and liabilities	2	2	8		1.004.751	59.120
67	Expenses on change in value of assets and liabilities	2	2	9		7.961	328.625

	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)	2	3	0		0	0
	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)	2	3	1		67.456	226.336
769-669	NET PROFIT FROM DISCONTINUED OPERATIONS	2	3	2		0	0
669-769	NET LOSSES FROM DISCONTINUED OPERATIONS	2	3	3		0	0
	RESULT FOR THE PERIOD - PROFIT BEFORE TAX (230-231+232-233)	2	3	4		0	0
	RESULT FOR THE PERIOD - LOSSES BEFORE TAX (231-230+233-232)	2	3	5		67.456	226.336
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
	PROFIT (234-235-236+237-238)	2	3	9		0	0
	LOSSES (235-234+236-237+238)	2	4	0		67.456	226.336
	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,

The person responsible for
the preparation Financial
Statements

The legal representative
bank

on _____
