

**INCOME STATEMENT**  
**from 1 st of January until 30 of September 2013 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		1.143.526	1.305.203
	Interest income	2	0	1			
60	Interest expenses	2	0	2		620.117	602.354
	<b>Interest gains (201-202)</b>	2	0	3		<b>523.409</b>	<b>702.849</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		213.472	207.395
61	Expenses on fees and commissions	2	0	6		60.042	32.112
	<b>Gains from fees and commissions (205-206)</b>	2	0	7		<b>153.430</b>	<b>175.283</b>
	<b>Losses on fees and commissions (206-205)</b>	2	0	8		<b>-</b>	<b>-</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		-	-
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		-	-
68-78	Net exchange rate losses	2	2	0		51.213	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		13.200	7.594
75 - 65	provisioning	2	2	3		39.619	131.942
65 - 75	Net expenses on indirect write-off of placements and provisioning	2	2	4		-	-
63	Salaries and other personal expenses	2	2	5		470.407	526.170
642	Depreciation expenses	2	2	6		74.502	81.023
64 (but 642), 66 (but 669)	Operating and other expenses	2	2	7		463.865	560.203
77	Income from change in value of assets and liabilities	2	2	8		589.485	2.103.012
67	Expenses on change in value of assets and liabilities	2	2	9		537.035	573.550
	<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>-</b>	<b>-</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>277.879</b>	<b>106.488</b>
769-669	NET PROFIT FROM DISCONTINUED OPERATIONS	2	3	2		-	-
669-769	NET LOSSES FROM DISCONTINUED OPERATIONS	2	3	3		-	-
	RESULT FOR THE PERIOD - PROFIT BEFORE TAX (230-231+232-233)	2	3	4		-	-
	RESULT FOR THE PERIOD - LOSSES BEFORE TAX (231-230+233-232)	2	3	5		277.879	106.488
850	Tax on profit	2	3	6		-	-
861	Profit from deferred tax assets and reduction of deferred tax liabilities	2	3	7		-	-
860	Loss from reduction in deferred tax assets and deferred tax liabilities	2	3	8		-	-
	<b>PROFIT (234-235-236+237-238)</b>	<b>2</b>	<b>3</b>	<b>9</b>		<b>-</b>	<b>-</b>
	<b>LOSSES (235-234+236-237+238)</b>	<b>2</b>	<b>4</b>	<b>0</b>		<b>277.879</b>	<b>106.488</b>
	Earnings per share (in dinars, without paras)	2	4	1		-	-
	Basic earnings per share (in dinars, without paras)	2	4	2		-	-
	Reduced earnings per share (in dinars, without paras)	2	4	3		-	-

In Belgrade,

on \_\_\_\_\_

the person responsible for  
the preparation Financial  
Statements

The legal representative  
bank

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