

**INCOME STATEMENT**  
from 01.01.2013 until 31.12.2013

(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	5	1.501.103	1.741.228
60	Interest income	2	0	1	5	1.501.103	1.741.228
	Interest expenses	2	0	2	5	819.152	818.628
	<b>Interest gains (201-202)</b>	2	0	3	5	<b>681.951</b>	<b>922.600</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	6	269.193	272.541
61	Expenses on fees and commissions	2	0	6	6	71.701	44.949
	<b>Gains from fees and commissions (205-206)</b>	2	0	7	6	<b>197.492</b>	<b>227.592</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		-	-
724-624	Net gains from sale of other placements	2	1	7	7	-	86.624
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	8	48.884	1.327.738
766	Income from dividends and participations	2	2	1	9	-	663
74,76 but 766 i 769	Other operating income	2	2	2	9	19.145	14.458
75 - 65	provisioning	2	2	3	10	-	239.703
65 - 75	Net expenses on indirect write-off of placements and provisioning	2	2	4	10	63.575	-
63	Salaries and other personal expenses	2	2	5	11	627.223	690.707
642	Depreciation expenses	2	2	6	12	97.183	108.486
64 (but 642), 66 (but 669)	Operating and other expenses	2	2	7	13	627.092	732.556
77	Income from change in value of assets and liabilities	2	2	8	14	661.415	2.247.593
67	Expenses on change in value of assets and liabilities	2	2	9	15	600.825	873.015



	<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>	2	3	0		-	6.731
	<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>	2	3	1		504.779	0
769-669	NET PROFIT FROM DISCONTINUED OPERATIONS	2	3	2		-	-
669-769	NET LOSSES FROM DISCONTINUED OPERATIONS	2	3	3		-	-
	<b>RESULT FOR THE PERIOD - PROFIT BEFORE TAX (230-231+232-233)</b>	2	3	4		-	6.731
	<b>RESULT FOR THE PERIOD - LOSSES BEFORE TAX (231-230+233-232)</b>	2	3	5		504.779	0
850	Tax on profit	2	3	6	16	34	639
861	Profit from deferred tax assets and reduction of deferred tax liabilities	2	3	7		-	3.863
860	Loss from reduction in deferred tax assets and deferred tax liabilities	2	3	8	35d	4.056	-
	<b>PROFIT (234-235-236+237-238)</b>	2	3	9		-	9.955
	<b>LOSSES (235-234+236-237+238)</b>	2	4	0	35d	508.869	0
	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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