

**INCOME STATEMENT**  
from 01.01.2014 until 31.03.2014

(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>						
	Interest income	2	0	1		320.395	403.433
60	Interest expenses	2	0	2		174.372	222.773
	<b>Interest gains (201-202)</b>	2	0	3		<b>146.023</b>	<b>180.660</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		50.232	87.470
61	Expenses on fees and commissions	2	0	6		10.871	36.779
	<b>Gains from fees and commissions (205-206)</b>	2	0	7		<b>39.361</b>	<b>50.691</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		-	-
624-724	Net losses on sale of other placements	2	1	8		-	-
78-68	Net exchange rate gains	2	1	9			225.384
68-78	Net exchange rate losses	2	2	0		65.596	-
766	Income from dividends and participations	2	2	1		-	-
74,76 but 766 i 769	Other operating income	2	2	2		6.900	4.715
75 - 65	provisioning	2	2	3		-	-
65 - 75	Net expenses on indirect write-off of placements and provisioning	2	2	4		43.462	2.666
63	Salaries and other personal expenses	2	2	5		143.029	159.142
642	Depreciation expenses	2	2	6		21.943	25.918
64 (but 642), 66 (but 669)	Operating and other expenses	2	2	7		170.864	157.977
77	Income from change in value of assets and liabilities	2	2	8		124.774	105.011
67	Expenses on change in value of assets and liabilities	2	2	9		53.657	331.372

	<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>181.493</b>	<b>110.614</b>
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>	<b>2</b>	<b>3</b>	<b>4</b>		<b>-</b>	<b>-</b>
	<b>RESULT FOR THE PERIOD - LOSSES BEFORE TAX (231-230+233-232)</b>	<b>2</b>	<b>3</b>	<b>5</b>		<b>181.493</b>	<b>110.614</b>
850	Tax on profit	2	3	6		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		4.056	-
	<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>185.583</b>	<b>107.390</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

\_\_\_\_\_