

INCOME STATEMENT
from to

(in RSD thousand)

Group of accounts, account	POSITION	AOP Code	Note	Current year	Previous years
1	2	3	4	5	6
70	Interest income	1 0 0 1		1.451.281	1.937.882
60	Interest expenses	1 0 0 2		658.877	819.152
	Net interest income (1001-1002)	1 0 0 3		792.404	1.118.730
	Net interest expenses (1002-1001)	1 0 0 4			
71	Fee and commission income	1 0 0 5		212.223	269.193
61	Fee and commission expenses	1 0 0 6		45.820	71.701
	Net fee and commission income	1 0 0 7		166.403	197.492
	(1005 - 1006)				
	Net fee and commission expenses	1 0 0 8			
	(1006 - 1005)				
720-620+771-671+774-674	Net gains on financial assets held for trading	1 0 0 9			
620-720+671-771+674-774	Net losses on financial assets held for trading	1 0 1 0			
775-675+770-670	Net gain from hedging operations	1 0 1 1		3.857	
675-775+670-770	Net loss from hedging operations	1 0 1 2			1.523
725-625+776-676	Net gain from financial assets designated at fair value through profit or loss	1 0 1 3			
625-725+676-776	Net loss from financial assets designated at fair value through profit or loss	1 0 1 4			
721-621	Net gain from financial assets available for sale	1 0 1 5			
621-721	Net loss from financial assets available for sale	1 0 1 6			
78-68	Net exchange rate gains and gains from foreign currency clause	1 0 1 7		20.194	13.103
68-78	Net exchange rate losses and losses from foreign currency clause	1 0 1 8			
723-623	Net gain from investments in associates and joint ventures	1 0 1 9			
623-723	Net loss from investments in associates and joint ventures	1 0 2 0			
724, 74, 752, 753, 76 (other than 760, 769), 772, 773	Other operating income	1 0 2 1		97.405	22.428
750-650+751-651+760-660	Net income from write backs on impairment of financial assets and off balance sheet items with credit risk	1 0 2 2			
650-750+651-751+660-760	Net expenses from impairment of financial assets and off balance sheet items with credit risk	1 0 2 3		425.352	497.962
	TOTAL NET OPERATING GAIN (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 +	1 0 2 4		654.911	852.268
	TOTAL NET OPERATING LOSS (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 +	1 0 2 5			
63, 655, 755	Wages, compensations of wages and other personal expenses	1 0 2 6		528.217	634.242
642	Depreciation expenses	1 0 2 7		84.412	97.183
64 (other than 642), 624, 652, 653, 66 (other than 660, 669), 672, 673	Other expenses	1 0 2 8		609.399	625.622
	PROFIT BEFORE TAX (1024 - 1025 - 1026 - 1027 - 1028) ≥ 0	1 0 2 9			
	LOSS BEFORE TAX (1024 - 1025 - 1026 - 1027 - 1028) < 0	1 0 3 0		567.117	504.779

Group of accounts, account	POSITION	AOP Code	Note	Current year	Previous years
1	2	3	4	5	6
850	Income tax	1 0 3 1			
861	Deferred tax gains	1 0 3 2			
860	Deferred tax losses	1 0 3 3		4.284	
	PROFIT AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0	1 0 3 4			
	LOSS AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) < 0	1 0 3 5		571.401	504.779
769-669	Net profit from discontinued operations	1 0 3 6			
669-769	Net loss from discontinued operations	1 0 3 7			
	PROFIT FOR THE YEAR - GAIN (1034 - 1035 + 1036 - 1037) ≥ 0	1 0 3 8			
	PROFIT FOR THE YEAR - LOSS (1034 - 1035 + 1036 - 1037) < 0	1 0 3 9		571.401	504.779
	Gain belonging to the parent	1 0 4 0			
	Gain belonging to the minority interest	1 0 4 1			
	Loss belonging to the parent	1 0 4 2			
	Loss belonging to the minority interest	1 0 4 3			
	EARNINGS PER SHARE				
	Basic earnings per share (in RSD rounded)	1 0 4 4			
	Diluted earnings per share (in RSD rounded)	1 0 4 5			

In Belgrade, _____
Person responsible for preparing the financial statement

_____ Legal representative of the Bank