

INCOME STATEMENT
from 01.01.2014 until 30.06.2014

(in thousands of RSD)

Group of accounts, account	Descriptions	AOP code			Note number	Current year amount	Prior year amount
1	2	3			4	5	6
70	OPERATING INCOME AND EXPENSES	2	0	1		631.871	775.088
	Interest income						
60	Interest expenses	2	0	2		344.613	413.280
	Interest gains (201-202)	2	0	3		287.258	361.808
	Interest losses (202-201)	2	0	4		0	0
71	Income from fees and commissions	2	0	5		103.831	145.915
61	Expenses on fees and commissions	2	0	6		22.022	48.007
	Gains from fees and commissions (205-206)	2	0	7		81.809	97.908
	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		-	-
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			1.542
68-78	Net exchange rate losses	2	2	0		103.706	-
766	Income from dividends and participations	2	2	1		-	-
74,76 but 766 i 769	Other operating income	2	2	2		27.328	8.699
75 - 65	provisioning	2	2	3		-	32.264
65 - 75	Net expenses on indirect write-off of placements and provisioning	2	2	4		39.340	-
63	Salaries and other personal expenses	2	2	5		270.482	313.487
642	Depreciation expenses	2	2	6		43.280	50.777
64 (but 642), 66 (but 669)	Operating and other expenses	2	2	7		318.860	318.359
77	Income from change in value of assets and liabilities	2	2	8		172.375	491.480
67	Expenses on change in value of assets and liabilities	2	2	9		56.814	497.807

	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		-	-
	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		263.712	186.729
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		263.712	186.729
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		-	-
	PROFIT (234-235-236+237-238)	2	3	9		-	-
	LOSSES (235-234+236-237+238)	2	4	0		263.712	186.729
	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
