

INCOME STATEMENT
31.12.2016

(in RSD thousand)

Group of accounts, account	POSITION	ADP Code	Note	Current year	Previous years
1	2	3	4	5	6
70	Interest income	1 0 0 1		1,005,816	1,391,034
60	Interest expenses	1 0 0 2		371,794	502,564
	Net interest income (1001-1002)	1 0 0 3		634,022	888,470
	Net interest expenses (1002-1001)	1 0 0 4		-	-
71	Fee and commission income	1 0 0 5		199,627	198,407
61	Fee and commission expenses	1 0 0 6		49,699	49,317
	Net fee and commission income	(10) 1 0 0 7		149,928	149,090
	Net fee and commission expenses	(10) 1 0 0 8		-	-
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		172	-
675-775+670-770	Net loss from hedging operations	1 0 1 2		-	4,177
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		-	-
68-78	Net exchange rate losses and losses from foreign currency clause	1 0 1 8		4,778	15,431
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		81,868	70,030
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		109,331	-
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		-	746,439
	TOTAL NET OPERATING GAIN (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 + 1022 - 1023) ≥ 0	1 0 2 4		970,543	341,543
	TOTAL NET OPERATING LOSS (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 + 1022 - 1023) ≥ 0	1 0 2 4		-	-
63, 655, 755	Wages, compensations of wages and other personal expenses	1 0 2 6		469,003	486,289
642	Depreciation expenses	1 0 2 7		88,394	91,496
64 (other than 642), 624, 652, 653, 66 (other than 660, 669), 672, 673	Other expenses	1 0 2 8		1,373,351	593,549
	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		960,205	829,791

Group of accounts, account	POSITION	ADP 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		3,030	353
860	Deferred tax losses	1 0 3 3		-	7,894
	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		957,175	837,332
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		957,175	837,332
	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		-	(75)
	Diluted earnings per share (in RSD rounded)	1 0 4 5		-	-

Person responsible for preparing the financial
statementant

Legal representative of the Bank

In Belgrade,
