

INCOME STATEMENT
from 01.01.2016. until 30.06.2016. years

(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		534,026	658,253
60	Interest expenses	1 0 0 2		201,157	275,223
	Net interest income (1001-1002)	1 0 0 3		332,869	383,030
	Net interest expenses (1002-1001)	1 0 0 4			
71	Fee and commission income	1 0 0 5		97,273	98,440
61	Fee and commission expenses	1 0 0 6		21,878	24,120
	Net fee and commission income (1005-1006)	1 0 0 7		75,395	74,320
	Net fee and commission expenses (1006 -1005)	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		187	-
675-775+670-770	Net loss from hedging operations	1 0 1 2		-	4,827
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		2,703	-
68-78	Net exchange rate losses and losses from foreign currency clause	1 0 1 8		-	14,856
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		41,489	31,435
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		71,439	114,630
	TOTAL NET OPERATING GAIN (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 +	1 0 2 4		381,204	354,472
	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		234,634	247,660
642	Depreciation expenses	1 0 2 7		40,631	46,876
64 (other than 642), 624, 652, 653, 66 (other than 660, 669), 672, 673	Other expenses	1 0 2 8		269,830	282,834
	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		163,891	222,898

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		-	-
860	Deferred tax losses	1 0 3 3		-	-
	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		163,891	222,898
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		163,891	222,898
	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		-	-

Person responsible for preparing the financial
statementant

Legal representative of the Bank

In Belgrade,
