

INCOME STATEMENT
31.12.2017

(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 | | 766,316 | 1,005,816 |
| 60 | Interest expenses | 1 0 0 2 | | 182,877 | 371,794 |
| | Net interest income (1001-1002) | 1 0 0 3 | | 583,439 | 634,022 |
| | Net interest expenses (1002-1001) | 1 0 0 4 | | - | - |
| 71 | Fee and commission income | 1 0 0 5 | | 166,542 | 199,627 |
| 61 | Fee and commission expenses | 1 0 0 6 | | 33,688 | 49,699 |
| | Net fee and commission income | (10) 1 0 0 7 | | 132,854 | 149,928 |
| | 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 | | 2,643 | 172 |
| 675-775+670-770 | Net loss from hedging operations | 1 0 1 2 | | - | - |
| 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 | | 652 | - |
| 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 | | 7,399 | - |
| 68-78 | Net exchange rate losses and losses from foreign currency clause | 1 0 1 8 | | - | 4,778 |
| 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 | | 2,020,039 | 81,868 |
| 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 | | 156,005 | 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 | | - | - |
| | 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 | | 2,903,031 | 970,543 |
| | 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 | | 414,569 | 469,003 |
| 642 | Depreciation expenses | 1 0 2 7 | | 76,912 | 88,394 |
| 64 (other than 642), 624, 652, 653, 66 (other than 660, 669), 672, 673 | Other expenses | 1 0 2 8 | | 580,684 | 1,602,144 |
| | PROFIT BEFORE TAX (1024 - 1025 - 1026 - 1027 - 1028) ≥ 0 | 1 0 2 9 | | 1,830,866 | - |
| | LOSS BEFORE TAX (1024 - 1025 - 1026 - 1027 - 1028) < 0 | 1 0 3 0 | | - | 1,188,998 |

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|----------------------------|---|----------|------|--------------|----------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 850 | Income tax | 1 0 3 1 | | - | - |
| 861 | Deferred tax gains | 1 0 3 2 | | - | 37,349 |
| 860 | Deferred tax losses | 1 0 3 3 | | 22,981 | - |
| | PROFIT AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0 | 1 0 3 4 | | 1,807,885 | - |
| | LOSS AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) < 0 | 1 0 3 5 | | - | 1,151,649 |
| 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 | | 1,807,885 | - |
| | PROFIT FOR THE YEAR - LOSS (1034 - 1035 + 1036 - 1037) < 0 | 1 0 3 9 | | - | 1,151,649 |
| | 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 | | | 159 | (104) |
| | 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
statement

Legal representative of the Bank

In Belgrade,
