



INCOME STATEMENT

Covering period January 1 - September 30, 2010

(in 000 RSD)

S/N	POSITION	30.09.2010.	30.09.2009.
1	2	3	4
	OPERATING INCOME AND EXPENSES		
	Interest income	11.275.487	10.793.814
	Interest expense	6.006.908	6.292.021
I	Net interest income	5.268.579	4.501.794
	Fee and commission income	3.169.240	2.849.249
	Fee and commission expense	378.315	373.813
II	Net fee and commission income	2.790.925	2.475.436
III	Net gains on the fair value sale of securities	11.499	32.134
IV	Net loss on the fair value sale of securities	-	-
V	Net gains on sale of securities available for sale	48.140	-
VI	Net loss on sale of securities available for sale	-	-
VII	Net gains on sale of securities held till maturity	-	-
VIII	Net loss on sale of securities held till maturity	-	-
IX	Net gains from sale of equity (shares)	-	-
X	Net loss from sale of equity (shares)	-	-
XI	Net gains from sale of other placements	-	-
XII	Net loss from sale of other placements	-	77
XIII	Net FX gains	-	-
XIV	Net FX expenses	7.662.215	2.636.859
XV	Dividends and other income from equity investments	2.767	6.335
XVI	Other operating income	119.111	152.226
XVII	Net income arising from impairment and provisions	-	-
XVIII	Net expenses arising from impairment and provisions	1.068.428	985.933
XIX	Salaries, benefits and other personal expenses	2.660.582	2.596.826
XX	Depreciation expenses	436.213	396.071
XXI	Operating and other business expenses	2.991.705	2.942.960
XXII	Income from assets and liabilities valuation adjustments	12.634.244	7.267.501
XXIII	Expenses from assets and liabilities valuation adjustments	4.067.217	3.683.701
XXIV	TOTAL OPERATING PROFIT	1.988.905	1.192.997
XXV	TOTAL OPERATING LOSS	-	-
XXVI	NET GAINS/LOSS FROM DISCONTINUING OPERATIONS	-	-
XXVII	RESULT FOR THE PERIOD - PROFIT BEFORE TAX	1.988.905	1.192.997
XXVIII	RESULT FOR THE PERIOD - LOSS BEFORE TAX	-	-
XXIX	Profit tax	-	-
XXX	Profit / Loss from created deferred tax assets and reduction of deferred tax liabilities	-	-
XXXI	PROFIT	1.988.905	1.192.997
XXXII	LOSS	-	-