



## INCOME STATEMENT

Covering period January 1 - September 30, 2012

(in 000 RSD)

S/N	POSITION	30.09.2012.	30.09.2011.
1	2	3	4
	<b>OPERATING INCOME AND EXPENSES</b>		
	Interest income	14.649.809	13.322.838
	Interest expense	6.911.578	6.131.104
I	<b>Net interest income</b>	<b>7.738.231</b>	<b>7.191.734</b>
	Fee and commission income	3.869.409	3.663.257
	Fee and commission expense	553.515	425.990
II	<b>Net fee and commission income</b>	<b>3.315.894</b>	<b>3.237.267</b>
III	Net gains on the fair value sale of securities	-	-
IV	Net loss on the fair value sale of securities	1.104	4.132
V	Net gains on sale of securities available for sale	83.947	1.254
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	-	-
XIII	Net FX gains	-	3.014.509
XIV	Net FX expenses	9.222.483	-
XV	Dividends and other income from equity investments	1.849	7.364
XVI	Other operating income	183.007	132.287
XVII	Net income arising from impairment and provisions	-	-
XVIII	Net expenses arising from impairment and provisions	950.361	1.035.308
XIX	Salaries, benefits and other personal expenses	3.028.487	2.806.019
XX	Depreciation expenses	558.236	488.701
XXI	Operating and other business expenses	3.553.291	3.130.774
XXII	Income from assets and liabilities valuation adjustments	16.453.538	8.568.628
XXIII	Expenses from assets and liabilities valuation adjustments	7.130.068	11.717.231
XXIV	<b>TOTAL OPERATING PROFIT</b>	<b>3.332.436</b>	<b>2.970.878</b>
XXV	<b>TOTAL OPERATING LOSS</b>	-	-
XXVI	NET GAINS/LOSS FROM DISCONTINUING OPERATIONS	-	-
XXVII	<b>RESULT FOR THE PERIOD - PROFIT BEFORE TAX</b>	<b>3.332.436</b>	<b>2.970.878</b>
XXVIII	<b>RESULT FOR THE PERIOD - LOSS BEFORE TAX</b>	-	-
XXIX	Profit tax	-	-
XXX	Profit from created deferred tax assets and reduction of deferred tax liabilities	-	-
XXXI	Loss from created deferred tax assets and reduction of deferred tax liabilities	-	-
XXXII	<b>PROFIT</b>	<b>3.332.436</b>	<b>2.970.878</b>
XXXIII	<b>LOSS</b>	-	-