

INCOME STATEMENT

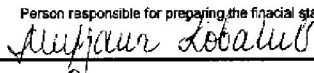
from 01.01. to 30.09.2010.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code		Note number	Current year	Prior year
		3	4			
	2	3		4	5	6
70	OPERATING INCOME AND EXPENSES	2 0 1			8.544.005	8.246.727
	Interest income	2 0 2				
60	Interest expenses	2 0 3			3.824.973	3.134.458
	Interest gains (201-202)	2 0 4			4.719.032	5.112.269
	Interest losses (202-201)	2 0 5			0	0
71	Income from fees and commissions	2 0 6			1.112.100	1.442.430
61	Expenses on fees and commissions	2 0 7			232.320	268.874
	Gains from fees and commissions (205-206)	2 0 8			879.780	1.173.556
	Losses on fees and commissions (206-205)	2 0 9			0	0
720-620	Net gains from sale of securities at fair value through income statement	2 1 0			1.359	0
620-720	Net losses on sale of securities at fair value through income statement	2 1 1			0	0
721-621	Net gains from sale of securities available for sale	2 1 2			15.275	1.759
621-721	Net losses on sale of securities available for sale	2 1 3			0	0
722-622	Net gains from sale of securities held to maturity	2 1 4			0	0
622-722	Net losses on sale of securities held to maturity	2 1 5			0	0
723-623	Net gains from sale of equity investments	2 1 6			0	0
623-723	Net losses on sale of equity investments	2 1 7			0	0
724-624	Net gains from sale of other investment	2 1 8			0	0
624-724	Net losses on sale of other investment	2 1 9			0	0
76-68	Net exchange rate gains	2 2 0			0	0
68-78	Net exchange rate losses	2 2 1			8.397.114	2.853.871
765	Income from dividends and stakes	2 2 2			19	22
74, 76 other than 765 and 769	Other operating income	2 2 3			14.300	5.786
75-65	Net income from indirect write-off lending and provisioning	2 2 4			0	0
65-75	Net expenses on indirect write-off lending and provisioning	2 2 5			813.020	824.617
63	Wages, compensations of wages and other personal expenses	2 2 6			1.005.138	1.314.730
642	Depreciation expenses	2 2 7			257.150	322.256
64, (other than 642), 66 (other than 669)	Operating and other expenses	2 2 8			1.146.388	1.500.160
77	Income from change in value of assets and liabilities	2 2 9			22.215.917	23.487.377
67	Expenses on change in value of assets and liabilities	2 3 0			13.279.387	19.795.587
	PROFIT FROM REGULAR OPERATIONS (203-204+207-208+209-210+211-212+213-214+215-216+217-218+219-220+221+222+223-224-225-226-227+228-229)	2 3 1			2.947.485	3.170.548
	LOSSES FROM REGULAR OPERATIONS (204-203+208-207+210-209+212-211+214-213+216-215+218-217+220-219-221-222+224-223+225+226+227-228+229)	2 3 2			0	0
769-669	NET PROFIT FROM DISCONTINUED OPERATIONS	2 3 3			0	0
669-769	NET LOSSES FROM DISCONTINUED OPERATIONS	2 3 4			0	0
	RESULT FOR THE PERIOD - PROFIT BEFORE TAX (230-231+232-233)	2 3 5			2.947.485	3.170.548
	RESULT FOR THE PERIOD - LOSSES BEFORE TAX (231-230+233-232)	2 3 6			0	0
650	Profit tax	2 3 7			0	324.644
861	Profit from created deferred tax assets and reduction of deferred tax liabilities	2 3 8			0	8.025
860	Loss from reduction in deferred tax assets and creation of deferred tax liabilities	2 3 9			0	0
	PROFIT (234-235-236+237-238)	2 4 0			2.947.485	2.853.929
	LOSSES (235-234+236+238-237)	2 4 1			0	0
	Earnings per share (in dinars, without paras)	2 4 2				
	Basic earnings per share (in dinars, without paras)	2 4 3				
	Diluted earnings per share (in dinars, without paras)					

 In Belgrade,
on 13.10.2010.

Person responsible for preparing the financial statement




Representative of the Bank

