

**INCOME STATEMENT OF BANK**  
**in the period January 01 to September 30, 2018**

Position		Current year amount in thousand of dinars	Prior year amount in thousand of dinars
I.a	Interest income	17,360,738	22,840,992
I.b	Interest expenses	2,250,185	3,592,295
I.1	<b>Net interest income ( I.a - I.b )</b>	<b>15,110,553</b>	<b>19,248,697</b>
I.2	<b>Net interest expenses ( I.b - I.a )</b>	<b>0</b>	<b>0</b>
II.a	Fee and commission income	8,532,001	10,595,219
II.b	Fee and commission expenses	3,357,687	4,019,393
II.1	<b>Net fee and commission income ( II.a - II.b )</b>	<b>5,174,314</b>	<b>6,575,826</b>
II.2	<b>Net fee and commission expenses ( II.b - II.a )</b>	<b>0</b>	<b>0</b>
III.1	Net profit from changes in fair value of financial instruments	341,374	795,981
III.2	Net loss from changes in fair value of financial instruments	0	0
IV.1	Net profit based on the reclassification of financial instrument	0	0
IV.2	Net loss based on the reclassification of financial instrument	0	0
V.1	Net profit arising from derecognition of financial instruments measured at fair value	0	165,167
V.2	Net loss arising from derecognition of financial instruments measured at fair value	1,697	0
VI.1	Net profit from hedging	0	0
VI.2	Net loss from hedging	0	0
VII.1	Net income on foreign exchange rate and FX contracts	1,377,722	2,059,207
VII.2	Net expenses on foreign exchange rate and FX contracts	0	0
VIII.1	Net income arising from impairment of financial assets not carried at fair value through profit or loss	0	0
VIII.2	Net expenses arising from impairment of financial assets not carried at fair value through profit or loss	2,583,068	3,071,947
IX 1	Net profit on derecognition of financial instruments carried at amortized cost	0	0
IX 2	Net loss on derecognition of financial instruments carried at amortized cost	0	0
X.1	Net profit based on derecognition of investment in associates and joint ventures	0	0
X.2	Net loss based on derecognition of investment in associates and joint ventures	0	0
XI	Other operating income	92,117	329,551
XII.1	<b>TOTAL OPERATING INCOME ( I.1-I.2+II.1-II.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VI.2+VII.1-VII.2+VIII.1-VIII.2+IX.1-IX.2+X.1-X.1+XI ) ≥ 0</b>	<b>19,511,315</b>	<b>26,102,482</b>
XII.2	<b>TOTAL OPERATING LOSS ( I.1-I.2+II.1-II.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VI.2+VII.1-VII.2+VIII.1-VIII.2+IX.1-IX.2+X.1-X.1+XI ) &lt; 0</b>	<b>0</b>	<b>0</b>
XIII	Salaries, wages and other personal expenses	4,346,835	5,701,726
XIV	Depreciation expenses	789,895	987,173
XV.1	Other income	845,771	914,209
XV.2	Other expenses	6,831,493	7,316,034
XVI.1	<b>PROFIT BEFORE TAX ( XII.1-XII.2-XIII-XIV+XV.1-XV.2 ) ≥ 0</b>	<b>8,388,863</b>	<b>13,011,758</b>
XVI.2	<b>LOSS BEFORE TAX ( XII.1-XII.2-XIII-XIV+XV.1-XV.2 ) &lt; 0</b>	<b>0</b>	<b>0</b>
XVII	Income tax	0	1,188,161
XVIII.1	Profit from deferred tax assets and liabilities	0	24,309
XVIII.2	Loss from deferred tax assets and liabilities	0	212
XIX.1	<b>PROFIT AFTER TAX ( XVI.1-XVI.2-XVII+XVIII.1-XVIII.2 ) ≥ 0</b>	<b>8,388,863</b>	<b>11,847,694</b>
XIX.2	<b>LOSS AFTER TAX ( XVI.1-XVI.2-XVII+XVIII.1-XVIII.2 ) &lt; 0</b>	<b>0</b>	<b>0</b>
XX.1	Net profit from discontinued operations	0	0
XX.2	Net loss from discontinued operations	0	0
XXI.1	<b>PROFIT FOR THE PERIOD ( XIX.1-XIX.2+XX.1-XX.2 ) ≥ 0</b>	<b>8,388,863</b>	<b>11,847,694</b>
XXI.2	<b>LOSS FOR THE PERIOD ( XIX.1-XIX.2+XX.1-XX.2 ) &lt; 0</b>	<b>0</b>	<b>0</b>

In Belgrade, date October 11, 2018  
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Approved by  
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