

INCOME STATEMENT OF BANK
in the period January 01 to December 31, 2016

AOP	Postition	Current year amount in thousand of dinars	Prior year amount in thousand of dinars
1001	Interest income	22,618,727	25,419,472
1002	Interest expenses	3,704,345	5,209,044
1003	Net interest income (1001-1002)	18,914,382	20,210,428
1004	Net interest expenses (1002-1001)	0	0
1005	Fee and commission income	9,350,652	8,556,828
1006	Fee and commission expenses	3,722,472	3,113,026
1007	Net fee and commission income (1005 - 1006)	5,628,180	5,443,802
1008	Net fee and commission expenses (1006 - 1005)	0	0
1009	Net profit on financial assets held for trading	671,814	213,419
1010	Net loss on financial assets held for trading	0	0
1011	Net profit from hedging	0	0
1012	Net loss from hedging	0	0
1013	Net profit on financial assets designated at fair value through profit and loss	0	23,176
1014	Net loss on financial assets designated at fair value through profit and loss	8,642	0
1015	Net profit on financial assets available for sale	0	0
1016	Net loss on financial assets available for sale	5,626	991
1017	Net profit on foreign exchange rate and FX contracts	2,656,599	3,778,711
1018	Net loss on foreign exchange rate and FX contracts	0	0
1019	Net profit on investments in associates and joint ventures	0	0
1020	Net loss on investments in associates and joint ventures	0	0
1021	Other operating income	1,200,820	1,321,130
1022	Impairment write backs from financial assets and credit risk off-balance sheet items	0	0
1023	Impairment losses from financial assets and credit risk off-balance sheet items	4,381,721	7,778,192
1024	TOTAL OPERATING INCOME (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 + 1022 - 1023) >= 0	24,675,806	23,211,483
1025	TOTAL OPERATING LOSS (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 + 1022 - 1023) < 0	0	0
1026	Salaries, wages and other personal expenses	5,738,671	5,464,282
1027	Depreciation expenses	901,852	912,862
1028	Other expenses	7,253,887	7,151,711
1029	PROFIT BEFORE TAX (1024 - 1025 - 1026 - 1027 - 1028) >= 0	10,781,396	9,682,628
1030	LOSS BEFORE TAX (1024 - 1025 - 1026 - 1027 - 1028) < 0	0	0
1031	Income tax	873,985	1,093,806
1032	Profit from deferred tax assets and liabilities	31,693	11,948
1033	Loss from deferred tax assets and liabilities	14,761	16,191
1034	PROFIT AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) >= 0	9,924,343	8,584,579
1035	LOSS AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) < 0	0	0
1036	Net profit from discontinued operations	0	0
1037	Net loss from discontinued operations	0	0
1038	PROFIT FOR THE PERIOD (1034 - 1035 + 1036 - 1037) >= 0	9,924,343	8,584,579
1039	LOSS FOR THE PERIOD (1034 - 1035 + 1036 - 1037) < 0	0	0

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Approved by

Head of Accounting Department