

INCOME STATEMENT
for the period 01.01.2021 - 30.06.2021

in RSD thousand

Item	30.06.2021	30.06.2020	
I.a	Interest income	3,764,931	4,207,667
I.b	Interest expenses	806,905	890,488
I.1	Net interest gains (1001 - 1002)	2,958,026	3,317,179
I.2	Net interest losses (1002 - 1001)	0	0
II.a	Income from fees and commissions	1,003,942	941,892
II.b	Expenses on fees and commissions	294,442	236,189
II.1	Net gains from fees and commissions (1005 - 1006)	709,500	705,703
II.2	Net losses on fees and and commissions (1006 - 1005)	0	0
III.1	Net gains from change in fair value of financial instruments	983,175	0
III.2	Net losses from change in fair value of financial instruments	0	601,964
IV.1	Net gains from reclassification of financial instruments	0	0
IV.2	Net losses from reclassification of financial instruments	0	0
V.1	Net gains from derecognition of the financial instruments recognized at fair value	0	247,938
V.2	Net losses from derecognition of the financial instruments recognized at fair value	891	0
VI.1	Net gains from hedging	0	19
VI.2	Net losses from hedging	0	0
VII.1	Net exchange rate gains and gains from agreed currency clause	92,129	66,626
VII.2	Net exchange rate losses and losses on agreed currency clause	0	0
VIII.1	Net income from reduction in impairment of financial assets not recognised at fair value through income	46,655	377,925
VIII.2	Net expenses from reduction in impairment of financial assets not recognised at fair value through income	0	0
IX.1	Net gains from derecognition of the financial instruments recognized at amortised cost	41,602	34,579
IX.2	Net losses from derecognition of the financial instruments recognized at amortised cost	0	0
X.1	Net gains from derecognition of investments in associated companies and joint ventures	0	0
X.2	Net losses from derecognition of investments in associated companies and joint ventures	0	0
XI	Other operating income	211,464	4,803,634
XII.1	NET OPERATING INCOME (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0	5,041,660	8,951,639
XII.2	NET OPERATING EXPENSES (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) < 0	0	0
XIII	Salaries, salary compensations and other personal expenses	619,410	670,546
XIV	Depreciation costs	235,190	228,169
XV.1	Other income	191,731	119,159
XV.2	Other expenses	988,976	999,262
XVI.1	PROFIT BEFORE TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	3,389,815	7,172,821
XVI.2	LOSSES BEFORE TAX ((1032 - 1033 - 1034 + 1035 - 1036) < 0	0	0
XVII	Profit tax	0	0
XVIII.1	Gains from deferred taxes	0	0
XVIII.2	Losses on deferred taxes	0	0
XIX.1	PROFIT AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0	3,389,815	7,172,821
XIX.2	LOSSES AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) < 0	0	0
XX.1	Net profit from discontinued operations	0	0
XX.2	Net losses on discontinued operations	0	0
XXI.1	RESULT FOR THE PERIOD - PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0	3,389,815	7,172,821
XXI.2	RESULT FOR THE PERIOD - LOSSES (1037 - 1038 + 1039 - 1040) < 0	0	0

In Belgrade,
31.07.2021.

Person responsible for preparing the report
Ana Medojević

The legal representative of the Bank
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