

INCOME STATEMENT
for the period 01.01.2021 - 30.09.2021

in RSD thousand

Item	30.09.2021	30.09.2020	
I.a	Interest income	5,690,632	6,127,888
I.b	Interest expenses	1,204,367	1,298,806
I.1	Net interest gains (1001 - 1002)	4,486,265	4,829,082
I.2	Net interest losses (1002 - 1001)	0	0
II.a	Income from fees and commissions	1,553,344	1,446,519
II.b	Expenses on fees and commissions	478,132	362,264
II.1	Net gains from fees and commissions (1005 - 1006)	1,075,212	1,084,255
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	1,304,542	0
III.2	Net losses from change in fair value of financial instruments	0	564,527
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	611	296,389
V.2	Net losses from derecognition of the financial instruments recognized at fair value	0	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	130,671	99,807
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 statement	791,744	76,835
VIII.2	Net expenses from reduction in impairment of financial assets not recognised at fair value through income statement	0	0
IX.1	Net gains from derecognition of the financial instruments recognized at amortised cost	21,540	68,190
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	291,354	5,067,013
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	8,101,939	10,957,063
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	939,021	977,993
XIV	Depreciation costs	354,967	340,645
XV.1	Other income	196,899	131,843
XV.2	Other expenses	1,700,134	1,508,071
XVI.1	PROFIT BEFORE TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	5,304,716	8,262,197
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	5,304,716	8,262,197
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	5,304,716	8,262,197
XXI.2	RESULT FOR THE PERIOD - LOSSES (1037 - 1038 + 1039 - 1040) < 0	0	0

In Belgrade,
31.10.2021.

Person responsible for preparing the report
Ana Medojević

The legal representative of the Bank
Jelena Galić