

INCOME STATEMENT
for the period 01.01.2022 - 30.09.2022

in RSD thousand

Item	30.09.2022	30.09.2021	
I.a	Interest income	6,529,347	5,690,632
I.b	Interest expenses	1,470,059	1,204,367
I.1	Net interest gains (1001 - 1002)	5,059,288	4,486,265
I.2	Net interest losses (1002 - 1001)	0	0
II.a	Income from fees and commissions	1,919,633	1,553,344
II.b	Expenses on fees and commissions	685,604	478,132
II.1	Net gains from fees and commissions (1005 - 1006)	1,234,029	1,075,212
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	125,210	1,304,542
III.2	Net losses from change in fair value of financial instruments	0	0
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	22,118	611
V.2	Net losses from derecognition of the financial instruments recognized at fair value	0	0
VI.1	Net gains from hedging	0	0
VI.2	Net losses from hedging	0	0
VII.1	Net exchange rate gains and gains from agreed currency clause	0	130,671
VII.2	Net exchange rate losses and losses on agreed currency clause	316,885	0
VIII.1	Net income from reduction in impairment of financial assets not recognised at fair value through income	554,527	791,744
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	12,544	21,540
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	268,603	291,354
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	6,959,434	8,101,939
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	1,076,942	939,021
XIV	Depreciation costs	369,951	354,967
XV.1	Other income	279,163	196,899
XV.2	Other expenses	2,347,408	1,700,134
XVI.1	PROFIT BEFORE TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	3,444,296	5,304,716
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	3,444,296	5,304,716
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	3,444,296	5,304,716
XXI.2	RESULT FOR THE PERIOD - LOSSES (1037 - 1038 + 1039 - 1040) < 0	0	0

In Belgrade,
31.10.2022.

Person responsible for preparing the report
Ana Medojević

The legal representative of the Bank
Jelena Galić