

INCOME STATEMENT
for the period 01.01.2023 - 30.09.2023

in RSD thousand

Item	30.09.2023	30.09.2022	
I.a	Interest income	17,690,183	6,529,347
I.b	Interest expenses	6,877,508	1,470,059
I.1	Net interest gains (1001 - 1002)	10,812,675	5,059,288
I.2	Net interest losses (1002 - 1001)	0	0
II.a	Income from fees and commissions	4,121,820	1,919,633
II.b	Expenses on fees and commissions	954,380	685,604
II.1	Net gains from fees and commissions (1005 - 1006)	3,167,440	1,234,029
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	415,937	125,210
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	6,008	22,118
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	0
VII.2	Net exchange rate losses and losses on agreed currency clause	75,641	316,885
VIII.1	Net income from reduction in impairment of financial assets not recognised at fair value through income	0	554,527
VIII.2	Net expenses from reduction in impairment of financial assets not recognised at fair value through income	1,029,393	0
IX.1	Net gains from derecognition of the financial instruments recognized at amortised cost	66,513	12,544
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	419,661	268,603
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	13,783,200	6,959,434
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	1,927,548	1,076,942
XIV	Depreciation costs	695,425	369,951
XV.1	Other income	665,965	279,163
XV.2	Other expenses	3,092,444	2,347,408
XVI.1	PROFIT BEFORE TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	8,733,748	3,444,296
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	8,733,748	3,444,296
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	8,733,748	3,444,296
XXI.2	RESULT FOR THE PERIOD - LOSSES (1037 - 1038 + 1039 - 1040) < 0	0	0

In Belgrade,
31.10.2023.

Person responsible for preparing the report
Dragana Vujinović

The legal representative of the Bank
Jelena Galić