

INCOME STATEMENT
for the period 01.01.2023 - 31.03.2024

in RSD thousand

Item	31.03.2024	31.03.2023	
I.a	Interest income	6,142,789	5,365,120
I.b	Interest expenses	2,588,491	1,880,480
I.1	Net interest gains (1001 - 1002)	3,554,298	3,484,640
I.2	Net interest losses (1002 - 1001)	0	0
II.a	Income from fees and commissions	1,119,947	1,364,326
II.b	Expenses on fees and commissions	347,017	290,748
II.1	Net gains from fees and commissions (1005 - 1006)	772,930	1,073,578
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	0	0
III.2	Net losses from change in fair value of financial instruments	144,370	40,534
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	3,788	1,273
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	139,209	192,282
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	0	0
VIII.2	Net expenses from reduction in impairment of financial assets not recognised at fair value through income	620,810	47,010
IX.1	Net gains from derecognition of the financial instruments recognized at amortised cost	81,627	32,568
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	152,232	146,520
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	3,938,904	4,843,317
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	906,737	626,618
XIV	Depreciation costs	215,494	282,033
XV.1	Other income	132,574	258,575
XV.2	Other expenses	1,078,085	828,452
XVI.1	PROFIT BEFORE TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	1,871,162	3,364,789
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	1,871,162	3,364,789
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	1,871,162	3,364,789
XXI.2	RESULT FOR THE PERIOD - LOSSES (1037 - 1038 + 1039 - 1040) < 0	0	0