

INCOME STATEMENT
for the period from 01.01.2020. to 30.06.2020.

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Current year	Previous year
1	2	4	5	6
70	Interest income	1001	3,900,669	2,575,798
60	Interest expenses	1002	432,595	326,299
	Net interest gains (1001 - 1002)	1003	3,468,074	2,249,499
	Net interest losses (1002 - 1001)	1004	0	0
71	Income from fees and commissions	1005	1,522,852	1,023,903
61	Expenses on fees and commissions	1006	296,686	203,077
	Net gains from fees and commissions (1005 - 1006)	1007	1,226,166	820,826
	Net losses on fees and commissions (1006 - 1005)	1008	0	0
774 - 674 + 776 - 676 + 777 - 677	Net gains from change in fair value of financial instruments	1009	51,588	69,686
674-774+676-776+677-777	Net losses on change in fair value of financial instruments	1010	0	0
727+728-627-628	Net gains from reclassification of financial instruments	1011	0	0
627+628-727-728	Net losses on reclassification of financial instruments	1012	0	0
720-620+721-621	Net gains from derecognition of the financial instruments recognized at fair value	1013	0	0
620-720+621-721	Net losses on derecognition of the financial instruments recognized at fair value	1014	12,827	46,955
775-675+770-670	Net gains from hedging	1015	0	0
675-775+670-770	Net losses on hedging	1016	0	0
78-68	Net exchange rate gains and gains from agreed currency clause	1017	138,126	116,209
68-78	Net exchange rate losses and losses on agreed currency clause	1018	0	0
750-650+751-651+756-656+760-660+729-629	Net income from reduction in impairment of financial assets not recognised at fair value through income statement	1019	0	0
650-750+651-751+656-756+660-760+629-729	Net expenses on impairment of financial assets not recognised at fair value through income statement uspeha	1020	1,269,674	438,125
726-626	Net gains from derecognition of the financial instruments recognized at amortised cost	1021	137,218	0
626-726	Net losses on derecognition of the financial instruments recognized at amortised cost	1022	0	367,116
723-623	Net gains from derecognition of investments in associated companies and joint ventures	1023	0	0
623-723	Net losses on derecognition of investments in associated companies and joint ventures	1024	0	0
74 i 766	Other operating income	1025	157,639	18,403
	TOTAL 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	1026	3,896,310	2,422,427
	TOTAL 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	1027	0	0

Group of accounts, account	ITEM	ADP code	Current year	Previous year
1	2	4	5	6
63,655-755	Salaries, salary compensations and other personal expenses	1028	1,710,811	1,038,690
642	Depreciation costs	1029	505,838	273,230
752,753,761,762,767, 768,773	Other income	1030	86,460	6,388,266
64(osim 642),652,653,661,662, 667,668,673	Other expenses	1031	1,988,694	1,629,271
	PROFIT BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0	1032	0	5,869,502
	LOSSES BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0	1033	222,573	0
850	Profit tax	1034		0
861	Gains from deferred taxes	1035	15,470	246,153
860	Losses on deferred taxes	1036	14,383	192,820
	PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	1037	0	5,922,835
	LOSSES AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) < 0	1038	221,486	0
769-669	Net profit from discontinued operations	1039	0	0
669-769	Net losses on discontinued operations	1040	0	0
	RESULT FOR THE PERIOD – PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0	1041	0	5,922,835
	RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0	1042	221,486	0
	Profit belonging to a parent entity	1043	0	0
	Profit belonging to non-controlling owners	1044	0	0
	Losses belonging to a parent entity	1045	0	0
	Losses belonging to non-controlling owners	1046	0	0
	EARNINGS PER SHARE		0	0
	Basic earnings per share (in dinars, without paras)	1047	0	0
	Diluted earnings per share (in dinars, without paras)	1048	0	0

In Novi Sad, 20.07.2020.