

INCOME STATEMENT
for the period from 01.01.2020. to 30.09.2020.

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Current year	Previous year
1	2	4	5	6
70	Interest income	1001	5,889,958	4,707,760
60	Interest expenses	1002	611,064	645,420
	Net interest gains (1001 - 1002)	1003	5,278,894	4,062,340
	Net interest losses (1002 - 1001)	1004	0	0
71	Income from fees and commissions	1005	2,374,673	1,822,895
61	Expenses on fees and commissions	1006	453,686	391,731
	Net gains from fees and commissions (1005 - 1006)	1007	1,920,987	1,431,164
	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	0	120,508
674-774+676-776+677-777	Net losses on change in fair value of financial instruments	1010	4,447	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	3,254	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	316,551	188,572
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	1,645,743	670,659
726-626	Net gains from derecognition of the financial instruments recognized at amortised cost	1021	137,063	0
626-726	Net losses on derecognition of the financial instruments recognized at amortised cost	1022	0	149,999
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	177,097	38,438
	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	6,177,148	4,973,409
	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	2,527,512	1,924,611
642	Depreciation costs	1029	742,385	509,797
752,753,761,762,767, 768,773	Other income	1030	126,984	6,409,986
64(osim 642),652,653,661,662, 667,668,673	Other expenses	1031	2,938,393	2,755,383
	PROFIT BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0	1032	95,842	6,193,604
	LOSSES BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0	1033	0	0
850	Profit tax	1034		40,266
861	Gains from deferred taxes	1035	7,170	246,153
860	Losses on deferred taxes	1036	18,359	198,104
	PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	1037	84,653	6,201,387
	LOSSES AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) < 0	1038	0	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	84,653	6,201,387
	RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0	1042	0	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, 14.10.2020.