

INCOME STATEMENT
in the period from 01.01.2020 to 30.09.2020

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Note number	Current year amount
1	2	3	4	5
70	Interest income	1 0 0 1		9,615,371
60	Interest expenses	1 0 0 2		1,039,727
	Net interest gains (1001 - 1002)	1 0 0 3		8,575,644
	Net interest losses (1002 - 1001)	1 0 0 4		-
71	Income from fees and commissions	1 0 0 5		3,690,355
61	Expenses on fees and commissions	1 0 0 6		1,376,195
	Net gains from fees and commissions (1005 - 1006)	1 0 0 7		2,314,160
	Net losses on fees and commissions (1006 - 1005)	1 0 0 8		-
774 - 674 + 776 - 676 + 777 - 677	Net gains from change in fair value of financial instruments	1 0 0 9		-
674 - 774 + 676 - 776 + 677 - 777	Net losses on change in fair value of financial instruments	1 0 1 0		395,303
727 + 728 - 627 - 628	Net gains from reclassification of financial instruments	1 0 1 1		-
627 + 628 - 727 - 728	Net losses on reclassification of financial instruments	1 0 1 2		-
720 - 620 + 721 - 621	Net gains from derecognition of the financial instruments recognized at fair value	1 0 1 3		-
620 - 720 + 621 - 721	Net losses on derecognition of the financial instruments recognized at fair value	1 0 1 4		-
775 - 675 + 770 - 670	Net gains from hedging	1 0 1 5		-
675 - 775 + 670 - 770	Net losses on hedging	1 0 1 6		-
78 - 68	Net exchange rate gains and gains from agreed currency clause	1 0 1 7		375,074
68 - 78	Net exchange rate losses and losses on agreed currency clause	1 0 1 8		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	1 0 1 9		-
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	1 0 2 0		2,922,093
726 - 626	Net gains from derecognition of the financial instruments recognized at amortised cost	1 0 2 1		44,892
626 - 726	Net losses on derecognition of the financial instruments recognized at amortised cost	1 0 2 2		-
723 - 623	Net gains from derecognition of investments in associated companies and joint ventures	1 0 2 3		-
623 - 723	Net losses on derecognition of investments in associated companies and joint ventures	1 0 2 4		-
74, 766	Other operating income	1 0 2 5		18,913
	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	1 0 2 6		8,011,287
	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	1 0 2 7		-
63, 655, 755	Salaries, salary compensations and other personal expenses	1 0 2 8		2,502,322
642	Depreciation costs	1 0 2 9		620,392
752, 753, 761, 762, 767, 768, 773	Other income	1 0 3 0		100,407
64 (except 642), 652, 653, 661, 662, 667, 668, 673	Other expenses	1 0 3 1		2,457,309
	PROFIT BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0	1 0 3 2		2,531,671
	LOSSES BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0	1 0 3 3		-
850	Profit tax	1 0 3 4		-
861	Gains from deferred taxes	1 0 3 5		23,955
860	Losses on deferred taxes	1 0 3 6		20,648
	PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	1 0 3 7		2,534,978
	LOSSES AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) < 0	1 0 3 8		-
769 - 669	Net profit from discontinued operations	1 0 3 9		-
669 - 769	Net losses on discontinued operations	1 0 4 0		-
	RESULT FOR THE PERIOD – PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0	1 0 4 1		2,534,978
	RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0	1 0 4 2		-
	Profit belonging to a parent entity	1 0 4 3		-
	Profit belonging to non-controlling owners	1 0 4 4		-
	Losses belonging to a parent entity	1 0 4 5		-
	Losses belonging to non-controlling owners	1 0 4 6		-
	EARNINGS PER SHARE			-
	Basic earnings per share (in dinars, without paras)	1 0 4 7		-
	Diluted earnings per share (in dinars, without paras)	1 0 4 8		-