

**INCOME STATEMENT**  
for the period from 01.01.2021. to 30.09.2021.

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Current year	Previous year
1	2	4	5	6
70	Interest income	1001	11,880,670	5,889,958
60	Interest expenses	1002	1,357,779	611,064
	<b>Net interest gains (1001 - 1002)</b>	<b>1003</b>	<b>10,522,891</b>	<b>5,278,894</b>
	<b>Net interest losses (1002 - 1001)</b>	<b>1004</b>	-	-
71	Income from fees and commissions	1005	4,396,081	2,374,673
61	Expenses on fees and commissions	1006	1,281,101	453,686
	<b>Net gains from fees and commissions (1005 - 1006)</b>	<b>1007</b>	<b>3,114,980</b>	<b>1,920,987</b>
	<b>Net losses on fees and commissions (1006 - 1005)</b>	<b>1008</b>	-	-
774 - 674 + 776 - 676 + 777 - 677	Net gains from change in fair value of financial instruments	1009	318,235	-
674-774+676-776+677-777	Net losses on change in fair value of financial instruments	1010	-	4,447
727+728-627-628	Net gains from reclassification of financial instruments	1011	-	-
627+628-727-728	Net losses on reclassification of financial instruments	1012	-	-
720-620+721-621	Net gains from derecognition of the financial instruments recognized at fair value	1013	-	-
620-720+621-721	Net losses on derecognition of the financial instruments recognized at fair value	1014	14,326	3,254
775-675+770-670	Net gains from hedging	1015	-	-
675-775+670-770	Net losses on hedging	1016	-	-
78-68	Net exchange rate gains and gains from agreed currency clause	1017	458,647	316,551
68-78	Net exchange rate losses and losses on agreed currency clause	1018	-	-
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	-	-
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	887,924	1,645,743
726-626	Net gains from derecognition of the financial instruments recognized at amortised cost	1021	62,236	137,063
626-726	Net losses on derecognition of the financial instruments recognized at amortised cost	1022	-	-
723-623	Net gains from derecognition of investments in associated companies and joint ventures	1023	-	-
623-723	Net losses on derecognition of investments in associated companies and joint ventures	1024	-	-
74 i 766	Other operating income	1025	87,689	177,097
	<b>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</b>	<b>1026</b>	<b>13,662,428</b>	<b>6,177,148</b>
	<b>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) &lt; 0</b>	<b>1027</b>	-	-

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	3,680,150	2,527,512
642	Depreciation costs	1029	1,000,711	742,385
752,753,761,762,767,768,773	Other income	1030	262,036	126,984
64(osim 642),652,653,661,662,667,668,673	Other expenses	1031	6,328,711	2,938,393
	<b>PROFIT BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0</b>	<b>1032</b>	<b>2,914,892</b>	<b>95,842</b>
	<b>LOSSES BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) &lt; 0</b>	<b>1033</b>	-	-
850	Profit tax	1034		
861	Gains from deferred taxes	1035	138,181	7,170
860	Losses on deferred taxes	1036	23,746	18,359
	<b>PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0</b>	1037	<b>3,029,327</b>	<b>84,653</b>
	<b>LOSSES AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) &lt; 0</b>	1038	-	-
769-669	Net profit from discontinued operations	1039	-	-
669-769	Net losses on discontinued operations	1040	-	-
	<b>RESULT FOR THE PERIOD – PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0</b>	<b>1041</b>	<b>3,029,327</b>	<b>84,653</b>
	<b>RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) &lt; 0</b>	<b>1042</b>	-	-
	Profit belonging to a parent entity	1043	-	-
	Profit belonging to non-controlling owners	1044	-	-
	Losses belonging to a parent entity	1045	-	-
	Losses belonging to non-controlling owners	1046	-	-
	<b>EARNINGS PER SHARE</b>		-	-
	Basic earnings per share (in dinars, without paras)	1047	-	-
	Diluted earnings per share (in dinars, without paras)	1048	-	-

In Novi Sad, 20.10.2021.