

INCOME STATEMENT
in the period from 01.01.2023 to 30.09.2023.

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Note number	Current year amount	Previous year amount
1	2	3	4	5	5
70	Interest income	1 0 0 1		34,391,526	18,398,635
60	Interest expenses	1 0 0 2		12,576,373	3,358,059
	Net interest gains (1001 - 1002)	1 0 0 3		21,815,153	15,040,576
	Net interest losses (1002 - 1001)	1 0 0 4		-	-
71	Income from fees and commissions	1 0 0 5		9,104,887	8,659,744
61	Expenses on fees and commissions	1 0 0 6		2,502,269	2,643,128
	Net gains from fees and commissions (1005 - 1006)	1 0 0 7		6,602,618	6,016,616
	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		402,120	1,205,441
674 - 774 + 676 - 776 + 677 - 777	Net losses on change in fair value of financial instruments	1 0 1 0		0	-
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		687	-
620 - 720 + 621 - 721	Net losses on derecognition of the financial instruments recognized at fair value	1 0 1 4		-	3,526
775 - 675 + 770 - 670	Net gains from hedging	1 0 1 5		955	-
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		0	-
68 - 78	Net exchange rate losses and losses on agreed currency clause	1 0 1 8		235,463	1,064,873
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		-	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	1 0 2 0		4,038,045	469,213
726 - 626	Net gains from derecognition of the financial instruments recognized at amortised cost	1 0 2 1		30,718	65,183
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		739,905	545,200
	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		25,318,648	21,335,404
	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		4,679,765	4,223,403
642	Depreciation costs	1 0 2 9		1,148,459	1,110,266
752, 753, 761, 762, 767, 768, 773	Other income	1 0 3 0		290,830	349,315
64 (except 642), 652, 653, 661, 662, 667, 668, 673	Other expenses	1 0 3 1		5,800,188	5,513,481
	PROFIT BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0	1 0 3 2		13,981,066	10,837,569
	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		16,945	-
860	Losses on deferred taxes	1 0 3 6		127,522	105,843
	PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	1 0 3 7		13,870,489	10,731,726
	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		13,870,489	10,731,726
	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		-	-
	Basic earnings per share (in dinars, without paras)	1 0 4 7		-	-
	Diluted earnings per share (in dinars, without paras)	1 0 4 8		-	-