

INCOME STATEMENT OF BANK
in the period January 01 to September 30, 2020

Position		Current year amount in thousand of dinars	Prior year amount in thousand of dinars
I.a	Interest income	16,708,845	22,673,804
I.b	Interest expenses	1,128,767	2,285,616
I.1	Net interest income (I.a - I.b)	15,580,078	20,388,188
I.2	Net interest expenses (I.b - I.a)	0	0
II.a	Fee and commission income	8,604,610	12,194,157
II.b	Fee and commission expenses	3,169,093	4,502,305
II.1	Net fee and commission income (II.a - II.b)	5,435,517	7,691,852
II.2	Net fee and commission expenses (II.b - II.a)	0	0
III.1	Net profit from changes in fair value of financial instruments	276,129	185,803
III.2	Net loss from changes in fair value of financial instruments	0	0
IV.1	Net profit based on the reclassification of financial instrument	0	0
IV.2	Net loss based on the reclassification of financial instrument	0	0
V.1	Net profit arising from derecognition of financial instruments measured at fair value	362,186	0
V.2	Net loss arising from derecognition of financial instruments measured at fair value	0	2,495
VI.1	Net profit from hedging	0	0
VI.2	Net loss from hedging	0	0
VII.1	Net income on foreign exchange rate and FX contracts	966,679	2,197,296
VII.2	Net expenses on foreign exchange rate and FX contracts	0	0
VIII.1	Net income arising from impairment of financial assets not carried at fair value through profit or loss	0	0
VIII.2	Net expenses arising from impairment of financial assets not carried at fair value through profit or loss	2,637,933	2,302,796
IX 1	Net profit on derecognition of financial instruments carried at amortized cost	81,961	0
IX 2	Net loss on derecognition of financial instruments carried at amortized cost	0	207,369
X.1	Net profit based on derecognition of investment in associates and joint ventures	0	0
X.2	Net loss based on derecognition of investment in associates and joint ventures	0	0
XI	Other operating income	83,653	119,295
XII.1	TOTAL OPERATING INCOME (I.1-I.2+II.1-II.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VI.2+VII.1-VII.2+VIII.1-VIII.2+IX.1-IX.2+X.1-X.2+XI) ≥ 0	20,148,270	28,069,774
XII.2	TOTAL OPERATING LOSS (I.1-I.2+II.1-II.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VI.2+VII.1-VII.2+VIII.1-VIII.2+IX.1-IX.2+X.1-X.2+XI) < 0	0	0
XIII	Salaries, wages and other personal expenses	4,641,015	6,213,247
XIV	Depreciation expenses	1,570,033	1,577,139
XV.1	Other income	139,410	943,685
XV.2	Other expenses	6,281,823	7,284,638
XVI.1	PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2) ≥ 0	7,794,809	13,938,435
XVI.2	LOSS BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2) < 0	0	0
XVII	Income tax	0	1,587,375
XVIII.1	Profit from deferred tax assets and liabilities	0	144,482
XVIII.2	Loss from deferred tax assets and liabilities	0	166,083
XIX.1	PROFIT AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2) ≥ 0	7,794,809	12,329,459
XIX.2	LOSS AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2) < 0	0	0
XX.1	Net profit from discontinued operations	0	0
XX.2	Net loss from discontinued operations	0	0
XXI.1	PROFIT FOR THE PERIOD (XIX.1-XIX.2+XX.1-XX.2) ≥ 0	7,794,809	12,329,459
XXI.2	LOSS FOR THE PERIOD (XIX.1-XIX.2+XX.1-XX.2) < 0	0	0

In Belgrade, date October 18, 2020
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Approved by

 Head of Accounting Department

