

Income statement of bank
in the period from 01.01. to 30.06.2025.

(in RSD thousand)

Postition		Amount
I.a	Interest income	175.416
I.b	Interest expenses	30.465
I.1	Net interest income (I.a - I.b)	144.951
I.2	Net interest expenses (I.b - I.a)	-
II.a	Fee and commission income	30.127
II.b	Fee and commission expenses	4.338
II.1	Net fee and commission income (II.a - II.b)	25.789
II.2	Net fee and commission expenses (II.b - II.a)	-
III.1	Net profit from changes in fair value of financial instruments	394
III.2	Net loss from changes in fair value of financial instruments	-
IV.1	Net profit based on the reclassification of financial instrument	-
IV.2	Net loss based on the reclassification of financial instrument	-
V.1	Net profit arising from derecognition of financial instruments measured at fair value	-
V.2	Net loss arising from derecognition of financial instruments measured at fair value	-
VI.1	Net profit from hedging	-
VI.2	Net loss from hedging	-
VII.1	Net income on foreign exchange rate and FX contracts	-
VII.2	Net expenses on foreign exchange rate and FX contracts	11
VIII.1	Net income arising from impairment of financial assets not carried at fair value through profit or loss	4.272
VIII.2	Net expenses arising from impairment of financial assets not carried at fair value through profit or loss	-
IX 1	Net profit on derecognition of financial instruments carried at amortized cost	-
IX 2	Net loss on derecognition of financial instruments carried at amortized cost	-
X.1	Net profit based on derecognition of investment in associates and joint ventures	-
X.2	Net loss based on derecognition of investment in associates and joint ventures	-
XI	Other operating income	-
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	175.395
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	-
XIII	Salaries, wages and other personal expenses	109.112
XIV	Depreciation expenses	25.064
XV.1	Other income	-
XV.2	Other expenses	73.662
XVI.1	PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2) ≥ 0	-
XVI.2	LOSS BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2) < 0	32.443
XVII	Income tax	-
XVIII.1	Profit from deferred tax assets and liabilities	-
XVIII.2	Loss from deferred tax assets and liabilities	-
XIX.1	PROFIT AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2) ≥ 0	-
XIX.2	LOSS AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2) < 0	32.443
XX.1	Net profit from discontinued operations	-
XX.2	Net loss from discontinued operations	-
XXI.1	PROFIT FOR THE PERIOD (XIX.1-XIX.2+XX.1-XX.2) ≥ 0	-
XXI.2	LOSS FOR THE PERIOD (XIX.1-XIX.2+XX.1-XX.2) < 0	32.443

In _____, _____ 20__