

Income statement of bank
in the period from 01.01. to 30.09.2023.

(in RSD thousand)

Position		Amount
I.a	Interest income	203.131
I.b	Interest expenses	34.291
I.1	Net interest income (I.a - I.b)	168.840
I.2	Net interest expenses (I.b - I.a)	-
II.a	Fee and commission income	47.172
II.b	Fee and commission expenses	3.462
II.1	Net fee and commission income (II.a - II.b)	43.710
II.2	Net fee and commission expenses (II.b - II.a)	-
III.1	Net profit from changes in fair value of financial instruments	2.122
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	140
VII.2	Net expenses on foreign exchange rate and FX contracts	-
VIII.1	Net income arising from impairment of financial assets not carried at fair value through profit or loss	-
VIII.2	Net expenses arising from impairment of financial assets not carried at fair value through profit or loss	8.247
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	206.565
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	131.949
XIV	Depreciation expenses	43.497
XV.1	Other income	978
XV.2	Other expenses	92.574
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	60.477
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	60.477
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	60.477

In _____, _____ 20__