Mirabank Belgrade

Income statement of bank

Annex 11
Form BU
(in RSD thousand)

in the period January 01 to March 31, 2018

Lis		Postition		31 03 3017
15				31.03.2017.
1.1 Net interest scoone (l.a - l.b) 35.947 35. 1.2 Net interest expenses (l.b - l.a) 3.0 1.a Fee and commission expenses 7. 1.b Fee and commission income (l.a - l.b.) 5.607 7. 1.b Net fee and commission income (l.a - l.b.) 5.607 6. 1.1 Net fee and commission income (l.a - l.b.) 5.607 6. 1.1.1 Net fee and commission income (l.a - l.b.) 5.607 6. 1.1.2 Net fee and commission income (l.a - l.b.) 5.007 6. 1.1.1 Net profit fractages in fair value of financial instruments 6.122 6. 1.2 Net loss from changes in fair value of financial instruments 6.12 7. 2.1 Net profit arising from derecognition of financial instruments measured at fair value 6.1 7. 2.1 Net profit from hedging 6.1 7. 7. 2.1 Net profit from hedging 7. 7. 2.1 Net profit from hedging 7. 7. 2.1 Net profit fareign from impairment of financi				50.678
L2 Net interest expenses (i.b. 1.a) Commission income 6.388 1.7 II.a Fee and commission income 6.388 7. II.b Net and commission income (II.a - II.b.) 5.600 6.60 II.1 Net fee and commission expenses (II.b - II.a.) 5.600 6.60 II.2 Net fee and commission expenses (II.b - II.a.) 1.20 6.00 6.00 II.2 Net loss from changes in fair value of financial instruments 1.122 2.00 II.1 Net profit from changes in fair value of financial instruments 1.128 2.00 IV.1 Net profit from derecognition of financial instruments measured at fair value 6.00 6.00 V.1 Net profit from hedging 6.00 6.00 6.00 VI.1 Net profit from hedging 6.00 6.00 6.00 6.00 VII.1 Net income on foreign exchange rate and FX contracts 6.00 6.00 6.00 6.00 VII.1 Net expenses arising from impairment of financial assets not carried at fair value through profit or loss 7.99 7.00 7.00 7.00 7				15.145
			35.947	35.533
			-	-
		Fee and commission income	6.388	7.144
	II.b			726
	II.1		5.607	6.418
III.2 Net loss from changes in fair value of financial instruments 1.226 20. IV.1 Net profit based on the reclassification of financial instrument . . IV.2 Net loss based on the reclassification of financial instruments . . 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 . . V.1 Net profit from hedging . . V.1.2 Net loss from hedging . . V.1.1 Net income on foreign exchange rate and FX contracts 4.936 . VII.1 Net income arising from impairment of financial assets not carried at fair value through profit or loss . . VII.1 Net expenses arising from impairment of financial assets not carried at fair value through profit or loss . . VIII.1 Net expenses arising from impairment of financial assets not carried at fair value through profit or loss . . VIII.2 Net expenses arising from impairment of financial instruments carried at amoritized cost . .	II.2	Net fee and commission expenses (II.b - II.a)	-	-
IV.1	III.1	Net profit from changes in fair value of financial instruments	-	-
IV.2 Net loss based on the reclassification of financial instruments measured at fair value - 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 - V.1.1 Net profit from hedging - VI.2 Net oses from hedging - VII.1 Net income on foreign exchange rate and FX contracts 4.936 VII.2 Net expenses on foreign exchange rate and FX contracts - VII.2 Net expenses on foreign exchange rate and FX contracts 7.999 VIII.2 Net expenses on foreign exchange rate and FX contracts 7.999 VIII.2 Net expenses on foreign exchange rate and FX contracts 7.999 VIII.2 Net expenses arising from impairment of financial instruments corried at fair value through profit or loss 7.999 III.2 Net loss on derecognition of financial instruments carried at amortized cost - IX.1 Net profit based on derecognition of investment in associates and joint ventures - X.1 Net loss based on derecognition of investment in associates and joint ventures 5.26	III.2	Net loss from changes in fair value of financial instruments	1.226	20.297
V.1 Net profit arising from derecognition of financial instruments measured at fair value	IV.1	Net profit based on the reclassification of financial instrument	-	
V.2 Net loss arising from derecognition of financial instruments measured at fair value . V.1.1 Net profit from hedging . V.1.2 Net loss from hedging . VII.1 Net income on foreign exchange rate and FX contracts . VII.1.1 Net income 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 7.999 VIII.2 Net expenses 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 . VIII.2 Net loss on derecognition of financial instruments carried at a mortized cost . X.1 Net profit based on derecognition of investment in associates and joint ventures . X.1 Net profit based on derecognition of investment in associates and joint ventures . X.1 Other operating income . XII.1 VII.0 DEFRATING INCOME (I.1-1.2-III.3-III.2-III.1-III.2-IV.1-IV.2-IV.1-V.2-IV.1-IV.12-VIII.1-VIII.2-IVII.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1	IV.2	Net loss based on the reclassification of financial instrument	-	-
V1.1 Net profit from hedging V1.2 Net loss from hedging VII.1 Net loss from hedging VII.2 Net loss from hedging VII.1 Net expenses on foreign exchange rate and FX contracts 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 7.999 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 based on derecognition of investment in associates and joint ventures X.1 Net profit based on derecognition of investment in associates and joint ventures X.1 Other operating income XII.1 Other operating income XII.2 Other operating income XII.2 TOTAL OPERATING INCOME (I.3-1.2-HI.1-HI.2-HII.1-III.2-HV.1-IV.2-V-1V.1-V.1-V-1V-1VII.1-VIII.2-VIII.1-VIII.1-VIII.1-VIII.1-VIII.1-VIII.1-VIII.1-VIII.1-VIII.1-VIII.1-V	V.1	Net profit arising from derecognition of financial instruments measured at fair value	-	
VI.2 Net loss from hedging - VII.1 Net income on foreign exchange rate and FX contracts 4.936 30. 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 7.999 VIII.2 Net expenses arising from impairment of financial assets not carried at fair value through profit or loss - VIII.2 Net profit on derecognition of financial instruments carried at amortized cost - IX.1 Net profit based on derecognition of investment in associates and joint ventures - X.1 Net loss based on derecognition of investment in associates and joint ventures - X.1 Net loss based on derecognition of investment in associates and joint ventures - X.1 Other operating income - XII.1 TOTAL OPERATING INCOME (I.1-I.2+III.1-III.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VI.2+VII.1-VIII.2+VIII.1	V.2	Net loss arising from derecognition of financial instruments measured at fair value	-	-
VII.1 Net income on foreign exchange rate and FX contracts 4,936 30. VII.2 Net expenses on foreign exchange rate and FX contracts - - VIII.1 Net expenses on foreign exchange rate and FX contracts - - VIII.1 Net expenses 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 - IX1 Net profit on derecognition of financial instruments carried at amortized cost - IX2 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.2HII.1-III.2HI	VI.1	Net profit from hedging	-	-
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 7.999 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.1-12+II.1-III.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VI.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2-VIII.1-VIII.2+VIII.1-VIII.2-VIII.2-VIII.1-VIII.2-VIII.1-VIII.2-VIII.2-VIII.2-VIII.2-VIII.2-VIII.2-VIII.2-VIII.2-VIII.2-VIII.2-VIII.2-VIII.2-VIII.2-	VI.2	Net loss from hedging	-	-
VIII.1 Net income arising from impairment of financial assets not carried at fair value through profit or loss 7.999 VIII.2 Net expenses arising from impairment of financial assets not carried at fair value through profit or loss - IX1 Net profit on derecognition of financial instruments carried at amortized cost - IX2 Net loss on derecognition of financial instruments carried at amortized cost - X.1 Net loss 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 VOTAL OPERATING INCOME (I.1-I.2+III.1-III.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VII.2+VIII.1-VIII.1-VIII.2+VIII.1-VIII.1-VIII.2+VIII.1-	VII.1	Net income on foreign exchange rate and FX contracts	4.936	30.796
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-III.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VII.2+VIII.1-VIII.1-VIII.2+VIII.1-VIII.1-VIII.2+VIII.1-VI	VII.2	Net expenses on foreign exchange rate and FX contracts	-	-
Net profit on derecognition of financial instruments carried at amortized cost	VIII.1	Net income arising from impairment of financial assets not carried at fair value through profit or loss	7.999	-
IX 2	VIII.2	Net expenses arising from impairment of financial assets not carried at fair value through profit or loss	-	154
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 - XII 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-VII.2+VIII.1-VIII.1-VIII.2+VIII.1-VI	IX 1	Net profit on derecognition of financial instruments carried at amortized cost	-	-
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+III.1-III.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VII.2+VIII.1-IV.2+VIII.1-VIII.1-IV.2+IV.1-IV.2+V.1-V.2+VII.1-VIII.2+VIII.1-IV.2+VIII.1-VIII.1-IV.2+IV.1-IV.2+V.1-V.2+VII.1-VII.2+VIII.1-IV.2+VIII.1-VIII.1-IV.2+VIII.1-VIII.1-IV.2+VIII.1-VIII.2+VIII.1-IV.2+VIII.1-VIII.2+VIII.1-IV.2+VIII.1-VIII.2+VIII.1-IV.2+VIII.1-VIII.2+VIII.1-IV.2+VIII.1-VIII.2+VIII.1-IV.2+VIII.1-IV.2+VIII.1-VIII.2+VIII.1-IV.2+VIII.1-IV.2+VIII.1-VIII.2+VIII.1-IV.2+VIII.1-IV.2+VIII.1-IV.2+VIII.1-IV.2+VIII.1-IV.2+VIII.1-IV.2+VIII.1-IV.2+VII.1-IV.2+VIII.1-IV.2+VIII.1-IV.2+VIII.1-IV.2+VII.1-IV.2+VII.1-IV.2+VII.1-IV.2+VII.1-IV.2+VII.1-IV.2+VII.1-IV.2+VII.1-IV.2+VII.1-IV.2+VII.2+VII.1-IV.2+VII.2+VI	IX 2	Net loss on derecognition of financial instruments carried at amortized cost	-	-
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-VII.2+VIII.1-VIII.2+IVII.1-VIII.2+IV.1-IV.2+X.1-X.2+X.1) ≥ 0 53.263 52. XII.2 TOTAL OPERATING LOSS (I.1-I.2+II.1-III.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VII.1-VII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-X.1-X.2+X.1-X.2+XI > 0 56.778 59. XIV Depreciation expenses 51.848 19. XV-1 Other income - - - XV-2 Other expenses 52.880 78. 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 78.243 104. 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 78.243 104. XX.2 Net loss from discontinued operations - - XX.1 PROFIT FOR THE PERIOD (XIX.1-XIX.2+XX.1-XX.2) ≥ 0 - -	X.1	Net profit based on derecognition of investment in associates and joint ventures	-	-
XII.1 TOTAL OPERATING INCOME (I.1-I.2+III.1-III.2+III.1-IIII.2+IV.1-IV.2+V.1-V.2+VI.1-VII.2+VIII.1-VIII.2+VIII.1-VIII.2+IVII.1-VIII.2+IVII.1-VIII.2+IVII.1-VIII.2+IVII.1-VIII.2+IVII.1-VII.2+VIII.1-VIII.2+IVII.1-VIII.2+IVII.1-VIII.2+IVII.1-VIII.2+VII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VII.1-VIII.2+VIII.1	X.2	Net loss based on derecognition of investment in associates and joint ventures	-	-
XII.1 VIII.2+IX.1-IX.2+X.1-X.2+XI ≥ 0 53.263 52. XII.2 TOTAL OPERATING LOSS (I.1-I.2+III.1-III.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1- VII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.1-VIII.2+VIII.2+VIII.1-VIII.2+VIII.2	XI	Other operating income	-	404
XII.2 VIII.2+IX.1-IX.2+X.1-X.2+XI) < 0 — XIII Salaries, wages and other personal expenses 56.778 59. XIV Depreciation expenses 21.848 19. XV.1 Other income — — XV.2 Other expenses 52.880 78. 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	XII.1		53.263	52.700
XIV Depreciation expenses 21.848 19. XV.1 Other income - - XV.2 Other expenses 52.880 78. 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	XII.2	·	-	-
XV.1 Other income - XV.2 Other expenses 52.880 78. 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	XIII	Salaries, wages and other personal expenses	56.778	59.333
XV.2 Other expenses 52.880 78. 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	XIV	Depreciation expenses	21.848	19.444
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 78.243 104. 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 78.243 104. 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 78.243 104.	XV.1	Other income	-	-
XVI.2 LOSS BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2) < 0	XV.2	Other expenses	52.880	78.473
XVII.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 78.243 104. 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 78.243 104.	XVI.1	PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2) ≥ 0	-	-
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) <	XVI.2	LOSS BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2) < 0	78.243	104.550
XVIII.2 Loss from deferred tax assets and liabilities - XIX.1 PROFIT AFTER TAX (XVI.1-XVI.2-XVIII+XVIII.1-XVIII.2)≥ 0	XVII	Income tax	-	-
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 78.243 104. 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 78.243 104.	XVIII.1	Profit from deferred tax assets and liabilities	-	-
XIX.2 LOSS AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2) < 0	XVIII.2	Loss from deferred tax assets and liabilities	-	-
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 78.243 104.	XIX.1	PROFIT AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)≥ 0	-	-
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	XIX.2	LOSS AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2) < 0	78.243	104.550
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	XX.1	Net profit from discontinued operations	-	-
XXI.2 LOSS FOR THE PERIOD (XIX.1-XIX.2+XX.1-XX.2) < 0 78.243 104.	XX.2	Net loss from discontinued operations	-	-
	XXI.1	PROFIT FOR THE PERIOD (XIX.1-XIX.2+XX.1-XX.2)≥ 0	-	
In . 20	XXI.2	LOSS FOR THE PERIOD (XIX.1-XIX.2+XX.1-XX.2) < 0	78.243	104.550
,	In	,20		