

INCOME STATEMENT
for the period 01.01.2024 - 30.06.2024

in RSD thousand

Item	30.06.2024	30.06.2023	
I.a	Interest income	11,925,994	11,518,448
I.b	Interest expenses	4,841,513	4,201,358
I.1	Net interest gains (1001 - 1002)	7,084,481	7,317,090
I.2	Net interest losses (1002 - 1001)	0	0
II.a	Income from fees and commissions	2,304,597	2,748,554
II.b	Expenses on fees and commissions	797,627	614,499
II.1	Net gains from fees and commissions (1005 - 1006)	1,506,970	2,134,055
II.2	Net losses on fees and and commissions (1006 - 1005)	0	0
III.1	Net gains from change in fair value of financial instruments	0	223,064
III.2	Net losses from change in fair value of financial instruments	14,079	0
IV.1	Net gains from reclassification of financial instruments	0	0
IV.2	Net losses from reclassification of financial instruments	0	0
V.1	Net gains from derecognition of the financial instruments recognized at fair value	3,788	3,033
V.2	Net losses from derecognition of the financial instruments recognized at fair value	0	0
VI.1	Net gains from hedging	0	0
VI.2	Net losses from hedging	0	0
VII.1	Net exchange rate gains and gains from agreed currency clause	30,061	68,856
VII.2	Net exchange rate losses and losses on agreed currency clause	0	0
VIII.1	Net income from reduction in impairment of financial assets not recognised at fair value through income	391,336	0
VIII.2	Net expenses from reduction in impairment of financial assets not recognised at fair value through income	0	773,612
IX.1	Net gains from derecognition of the financial instruments recognized at amortised cost	81,875	61,886
IX.2	Net losses from derecognition of the financial instruments recognized at amortised cost	0	0
X.1	Net gains from derecognition of investments in associated companies and joint ventures	0	0
X.2	Net losses from derecognition of investments in associated companies and joint ventures	0	0
XI	Other operating income	2,052,811	290,611
XII.1	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	11,137,243	9,324,983
XII.2	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	0	0
XIII	Salaries, salary compensations and other personal expenses	1,834,425	1,263,568
XIV	Depreciation costs	434,483	490,417
XV.1	Other income	412,422	489,395
XV.2	Other expenses	2,364,884	2,075,347
XVI.1	PROFIT BEFORE TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	6,915,873	5,985,046
XVI.2	LOSSES BEFORE TAX ((1032 - 1033 - 1034 + 1035 - 1036) < 0	0	0
XVII	Profit tax	0	0
XVIII.1	Gains from deferred taxes	0	0
XVIII.2	Losses on deferred taxes	0	0
XIX.1	PROFIT AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0	6,915,873	5,985,046
XIX.2	LOSSES AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) < 0	0	0
XX.1	Net profit from discontinued operations	0	0
XX.2	Net losses on discontinued operations	0	0
XXI.1	RESULT FOR THE PERIOD - PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0	6,915,873	5,985,046
XXI.2	RESULT FOR THE PERIOD - LOSSES (1037 - 1038 + 1039 - 1040) < 0	0	0