

**INCOME STATEMENT**  
for the period 01.01.2024 - 30.09.2024

in RSD thousand

Item	30.09.2024	30.09.2023	
I.a	Interest income	18,042,138	17,690,183
I.b	Interest expenses	7,035,578	6,877,508
I.1	<b>Net interest gains (1001 - 1002)</b>	11,006,560	10,812,675
I.2	<b>Net interest losses (1002 - 1001)</b>	0	0
II.a	Income from fees and commissions	3,811,663	4,121,820
II.b	Expenses on fees and commissions	1,333,894	954,380
II.1	<b>Net gains from fees and commissions (1005 - 1006)</b>	2,477,769	3,167,440
II.2	<b>Net losses on fees and and commissions (1006 - 1005)</b>	0	0
III.1	Net gains from change in fair value of financial instruments	0	415,937
III.2	Net losses from change in fair value of financial instruments	75,988	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	6,008
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	57,314	0
VII.2	Net exchange rate losses and losses on agreed currency clause	0	75,641
VIII.1	Net income from reduction in impairment of financial assets not recognised at fair value through income	140,064	0
VIII.2	Net expenses from reduction in impairment of financial assets not recognised at fair value through income	0	1,029,393
IX.1	Net gains from derecognition of the financial instruments recognized at amortised cost	112,168	66,513
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	2,202,031	419,661
XII.1	<b>NET OPERATING INCOME</b> (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0	15,923,706	13,783,200
XII.2	<b>NET OPERATING EXPENSES</b> (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	2,784,402	1,927,548
XIV	Depreciation costs	667,317	695,425
XV.1	Other income	492,229	665,965
XV.2	Other expenses	3,668,061	3,092,444
XVI.1	<b>PROFIT BEFORE TAX</b> (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	9,296,155	8,733,748
XVI.2	<b>LOSSES BEFORE TAX</b> ((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	3,509	0
XIX.1	<b>PROFIT AFTER TAX</b> (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0	9,292,646	8,733,748
XIX.2	<b>LOSSES AFTER TAX</b> (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	<b>RESULT FOR THE PERIOD - PROFIT</b> (1037 - 1038 + 1039 - 1040) ≥ 0	9,292,646	8,733,748
XXI.2	<b>RESULT FOR THE PERIOD - LOSSES</b> (1037 - 1038 + 1039 - 1040) < 0	0	0