

INCOME STATEMENT
 from 01.01. to 30.06.2022.

(in RSD thousand)

| Group of accounts, account | ITEM | ADP Code | Note | 01.01. - 30.06.2022. | 01.01. - 30.06.2021. |
|---|---|----------|------|----------------------|----------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 70 | Interest income | 1 0 0 1 | | 7.925.374 | 7.480.118 |
| 60 | Interest expenses | 1 0 0 2 | | 1.107.708 | 1.061.367 |
| | Net interest gains (1001-1002) | 1 0 0 3 | | 6.817.666 | 6.398.751 |
| | Net interest losses (1002-1001) | 1 0 0 4 | | 0 | 0 |
| 71 | Income from fees and commissions | 1 0 0 5 | | 5.201.742 | 3.998.585 |
| 61 | Expenses on fees and commissions | 1 0 0 6 | | 1.710.217 | 1.039.448 |
| | Net gains from fees and commissions (1005-1006) | 1 0 0 7 | | 3.491.525 | 2.959.137 |
| | Net losses on fees and commissions (1006 - 1005) | 1 0 0 8 | | 0 | 0 |
| 774 - 674 + 776 - 676 + 777 - 677 | Net gains from change in fair value of financial instruments | 1 0 0 9 | | 327.779 | 90.932 |
| 674 - 774 + 676 - 776 + 677 - 777 | Net losses on change in fair value of financial instruments | 1 0 1 0 | | 0 | 0 |
| 727 + 728 - 627 - 628 | Net gains from reclassification of financial instruments | 1 0 1 1 | | 0 | 0 |
| 627 + 628 - 727 - 728 | Net losses on reclassification of financial instruments | 1 0 1 2 | | 0 | 0 |
| 720 - 620 + 721 - 621 | Net gains from derecognition of the financial instruments measured at fair value | 1 0 1 3 | | 0 | 481.870 |
| 620 - 720 + 621 - 721 | Net losses on derecognition of the financial instruments measured at fair value | 1 0 1 4 | | 70.071 | 0 |
| 775 - 675 + 770 - 670 | Net gains from hedging | 1 0 1 5 | | 34.924 | 0 |
| 675 - 775 + 670 - 770 | Net losses on hedging | 1 0 1 6 | | 0 | 2.613 |
| 78-68 | Net exchange rate gains and gains from agreed currency clause | 1 0 1 7 | | 0 | 0 |
| 68-78 | Net exchange rate losses and losses on agreed currency clause | 1 0 1 8 | | 112.506 | 17.151 |
| 750 - 650 + 751 - 651 + 756 - 656 + 760 - 660 + 729 - 629 | Net income from reduction in impairment of financial assets not measured at fair value through income statement | 1 0 1 9 | | 0 | 0 |
| 650 - 750 + 651 - 751 + 656 - 756 + 660 - 760 + 629 - 729 | Net expenses on impairment of financial assets not measured at fair value through income statement | 1 0 2 0 | | 753.170 | 1.270.984 |
| 726 - 626 | Net gains from derecognition of the financial instruments measured at amortised cost | 1 0 2 1 | | 29.106 | 7.434 |
| 626 - 726 | Net losses on derecognition of the financial instruments measured at amortised cost | 1 0 2 2 | | 0 | 0 |
| 723 - 623 | Net gains from derecognition of investments in associated companies and joint ventures | 1 0 2 3 | | 0 | 0 |
| 623 - 723 | Net losses on derecognition of investments in associated companies and joint ventures | 1 0 2 4 | | 0 | 0 |
| 74, 766 | Other operating income | 1 0 2 5 | | 25.358 | 25.572 |
| | TOTAL 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 | 1 0 2 6 | | 9.790.613 | 6.872.948 |
| | TOTAL 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 | 1 0 2 7 | | 0 | 0 |
| 63, 655, 755 | Salaries, salary compensations and other personal expenses | 1 0 2 8 | | 1.695.006 | 1.458.473 |
| 642 | Depreciation expenses | 1 0 2 9 | | 664.710 | 612.697 |
| 752, 753, 761, 762, 767, 768, 773 | Other income | 1 0 3 0 | | 278.042 | 42.134 |
| 64 (except 642), 652, 653, 661, 662, 667, 668, 673 | Other expenses | 1 0 3 1 | | 3.118.952 | 2.943.350 |
| | PROFIT BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0 | 1 0 3 2 | | 4.569.867 | 3.700.562 |
| | LOSSES BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0 | 1 0 3 3 | | 0 | 0 |

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|----------------------------|--|----------|------|----------------------|----------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 850 | Profit tax | 1 0 3 4 | | 490.051 | 0 |
| 861 | Gains from deferred taxes | 1 0 3 5 | | 85.868 | 0 |
| 860 | Losses on deferred taxes | 1 0 3 6 | | 0 | 0 |
| | PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0 | 1 0 3 7 | | 4 185.902 | 3 700.562 |
| | LOSSES AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) < 0 | 1 0 3 8 | | 0 | 0 |
| 769-869 | Net profit from discontinued operations | 1 0 3 9 | | 0 | 0 |
| 669-769 | Net loss from discontinued operations | 1 0 4 0 | | 0 | 0 |
| | RESULT FOR THE PERIOD – PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0 | 1 0 4 1 | | 4 185.902 | 3 700.562 |
| | RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0 | 1 0 4 2 | | 0 | 0 |
| | Profit belonging to a parent entity | 1 0 4 3 | | 0 | 0 |
| | Profit belonging to non-controlling owners | 1 0 4 4 | | 0 | 0 |
| | Losses belonging to a parent entity | 1 0 4 5 | | 0 | 0 |
| | Losses belonging to non-controlling owners | 1 0 4 6 | | 0 | 0 |
| | EARNINGS PER SHARE | | | | |
| | Basic earnings per share (in dinars, without paras) | 1 0 4 7 | | 0 | 0 |
| | Diluted earnings per share (in dinars, without paras) | 1 0 4 8 | | 0 | 0 |

In Belgrade,
on 15.07.2022.

Person responsible for preparing the financial statement



Legal representative of the Bank

