

Pursuant to Article 61, Paragraph 6 of the Law on Banks, we hereby release the unaudited profit and loss account for the period between 01. January and 31. December 2020.

(in 000 RSD)

No.	I T E M	31.12.2020.	31.12.2019.
1	2	3	4
	Interest income	13.201.267	13.630.674
	Interest expenses	1.131.977	1.025.290
I	Net interest gains	12.069.290	12.605.384
	Net interest losses	-	-
	Income from fees and commissions	6.696.915	7.124.829
	Expenses on fees and commissions	1.821.507	1.795.833
II	Net gains from fees and commissions	4.875.408	5.328.996
III	Net losses on fees and commissions	-	-
IV	Net gains from change in fair value of financial instruments	95.629	71.614
V	Net losses on change in fair value of financial instruments	-	-
VI	Net gains from reclassification of financial instruments	-	-
VII	Net losses on reclassification of financial instruments	-	-
VIII	Net gains from derecognition of the financial instruments recognized at fair value	157.796	353.490
IX	Net losses on derecognition of the financial instruments recognized at fair value	-	-
X	Net gains from hedging	-	-
XI	Net losses on hedging	-	-
XII	Net exchange rate gains and gains from agreed currency clause	4.404	38.228
XIII	Net exchange rate losses and losses on agreed currency clause	-	-
XIV	Net income from reduction in impairment of financial assets not recognised at fair value through income statement	-	2.425.931
XV	Net expenses on impairment of financial assets not recognised at fair value through income statement	1.072.032	-
XVI	Net gains from derecognition of the financial instruments recognized at amortised cost	-	-
XVII	Net losses on derecognition of the financial instruments recognized at amortised cost	-	579.933
XVIII	Net gains from derecognition of investments in associated companies and joint ventures	-	-
XIX	Net losses on derecognition of investments in associated companies and joint ventures	-	-
XX	Other operating income	211.389	151.321
XXI	TOTAL NET OPERATING INCOME	16.341.884	20.395.031
XXII	TOTAL NET OPERATING EXPENSES	-	-
XXIII	Salaries, salary compensations and other personal expenses	5.819.946	4.917.532
XXIV	Depreciation costs	977.383	1.005.837
XXV	Other income	859.417	720.795
XXVI	Other expenses	6.211.126	6.923.772
XXVII	PROFIT BEFORE TAX	4.192.846	8.268.685
XXVIII	LOSS BEFORE TAX	-	-
XXIX	Profit tax	-	-
XXX	Gains from deferred taxes	120.049	1.482.667
XXXI	Losses on deferred taxes	1.384.134	795.593
XXXII	PROFIT AFTER TAX	2.928.761	8.955.759
XXXIII	LOSS AFTER TAX	-	-
	Net profit from discontinued operations	-	-
	Net loss on discontinued operations	-	-
	RESULT FOR THE PERIOD - PROFIT	2.928.761	8.955.759
	RESULT FOR THE PERIOD - LOSS	-	-
	Profit belonging to a parent entity	-	-
	Profit belonging to non-controlling owners	-	-
	Losses belonging to a parent entity	-	-
	Losses belonging to non-controlling owners	-	-
	EARNINGS PER SHARE	-	-
	Basic earnings per share (in dinars, without paras)	173	532
	Diluted earnings per share (in dinars, without paras)	173	532