

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 30. September 2021.

(in 000 RSD)

No.	I T E M	30.09.2021.	30.09.2020.
1	2	3	4
	Interest income	9.762.589	9.881.963
	Interest expenses	753.594	854.736
I	Net interest gains	9.008.995	9.027.227
	Net interest losses	-	-
	Income from fees and commissions	5.375.094	4.957.048
	Expenses on fees and commissions	1.393.056	1.305.488
II	Net gains from fees and commissions	3.982.038	3.651.560
III	Net losses on fees and commissions	-	-
IV	Net gains from change in fair value of financial instruments	2.905	62.659
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	180.577	121.510
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	44.609	-
XIII	Net exchange rate losses and losses on agreed currency clause	-	3.634
XIV	Net income from reduction in impairment of financial assets not recognised at fair value through income statement	-	-
XV	Net expenses on impairment of financial assets not recognised at fair value through income statement	14.522	71.447
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	-	-
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	166.358	171.152
XXI	TOTAL NET OPERATING INCOME	13.370.960	12.959.027
XXII	TOTAL NET OPERATING EXPENSES	-	-
XXIII	Salaries, salary compensations and other personal expenses	3.443.130	4.215.167
XXIV	Depreciation costs	709.003	735.301
XXV	Other income	139.112	742.178
XXVI	Other expenses	6.226.156	4.291.447
XXVII	PROFIT BEFORE TAX	3.131.783	4.459.290
XXVIII	LOSS BEFORE TAX	-	-
XXIX	Profit tax	-	-
XXX	Gains from deferred taxes	182.952	17.252
XXXI	Losses on deferred taxes	46.177	158.749
XXXII	PROFIT AFTER TAX	3.268.558	4.317.793
XXXIII	LOSS AFTER TAX	-	-
	Net profit from discontinued operations	-	-
	Net loss on discontinued operations	-	-
	RESULT FOR THE PERIOD - PROFIT	3.268.558	4.317.793
	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)	-	-
	Diluted earnings per share (in dinars, without paras)	-	-