

07534183	6419
<b>Registration number:</b>	<b>Activity Code:</b>

100003148
<b>tin</b>

"E X P O B A N K " Ad

Head office: Dalmatinska 22, 11000 Belgrade

## INCOME STATEMENT

01.01.2019 - 30.06.2019

(in 000 of dinars)

Group account, account	POSITION	ADP code	Current year	Previous year
1	2	3	5	6
	70 Interest income	1001	340,322	344,105
	60 Interest expenses	1002	90,687	81,014
	Net interest gains (1001 - 1002)	1003	249,635	263,091
	Net interest losses (1002 - 1001)	1004	0	0
	71 Income from fees and commissions	1005	64,582	69,181
	61 Expenses on fees and commissions	1006	10,258	11,379
	Net gains from fees and commissions (1005 - 1006)	1007	54,324	57,802
	Net losses on fees and commissions (1006 - 1005)	1008	0	0
774 - 674 + 776 - 676 + 777 - 677	Net gains from change in fair value of financial instruments	1009	0	0
674 - 774 + 676 - 776 + 677 - 777	Net losses on change in fair value of financial instruments	1010	0	0
727 + 728 - 627 - 628	Net gains from reclassification of financial instruments	1011	0	0
627 + 628 - 727 - 728	Net losses on reclassification of financial instruments	1012	0	0
720 - 620 + 721 - 621	Net gains from derecognition of the financial instruments recognized at fair value	1013	20,177	13,586
620 - 720 + 621 - 721	Net losses on derecognition of the financial instruments recognized at fair value	1014	0	0
775 - 675 + 770 - 670	Net gains from hedging	1015	0	2,860
675 - 775 + 670 - 770	Net losses on hedging	1016	4,179	0
78 - 68	Net exchange rate gains and gains from agreed currency clause	1017	17,943	13,171
68 - 78	Net exchange rate losses and losses on agreed currency clause	1018	0	0
750 - 650 + 751 - 651 + 756 - 656 - 760 - 660 + 729 - 629	Net income from reduction in impairment of financial assets not recognised at fair value through income statement	1019	0	80,166
650 - 750 + 651 - 751 + 656 - 756 + 660 - 760 + 629 - 729	Net expenses on impairment of financial assets not recognised at fair value through income statement	1020	97,840	0
726 - 626	Net gains from derecognition of the financial instruments recognized at amortised cost	1021	0	0
626 - 726	Net losses on derecognition of the financial instruments recognized at amortised cost	1022	92,815	0
723 - 623	Net gains from derecognition of investments in associated companies and joint ventures	1023	0	0
623 - 723	Net losses on derecognition of investments in associated companies and joint ventures	1024	0	0
74, 766	Other operating income	1025	6,670	6,062
<b>TOTAL NET OPERATING INCOME</b> <b>(1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0</b>		1026	153,915	436,738
<b>TOTAL NET OPERATING EXPENSES</b> <b>(1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) &lt; 0</b>		1027	0	0

63, 655 - 755	Salaries, salary compensations and other personal expenses	1028	162,380	165,919
642	Depreciation costs	1029	34,058	30,686
752, 753, 761, 762, 767, 768, 773	Other income	1030	2,883	4,229
64 (осим 642) 652, 653, 661, 662, 667, 668,673	Other expenses	1031	171,594	169,563
<b>PROFIT BEFORE TAXATION</b> (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0		1032	0	74,799
<b>LOSS BEFORE TAXATION</b> 1028 - 1029 + 1030 - 1031) < 0		(1026 - 1027 - 1033	211,234	0
850	Profit tax	1034	0	0
861	Gains from deferred taxes	1035	0	0
860	Losses on deferred taxes	1036	0	0
<b>PROFIT AFTER TAXATION</b> (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0		1037	0	74,799
<b>LOSS AFTER TAXATION</b> (1032 - 1033 - 1034 + 1035 - 1036) < 0		1038	211,234	0
769 - 669	Net profit from discontinued operations	1039	0	0
669 - 769	Net losses on discontinued operations	1040	0	0
<b>PERIOD RESULT - PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0</b>		1041	0	74,799
<b>RESULT OF PERIOD - LOSS (1037 - 1038 + 1039 - 1040) &lt;0</b>		1042	211,234	0
	Profit belonging to a parent entity	1043	0	0
	Profit belonging to non-controlling owners	1044	0	0
	Losses belonging to a parent entity	1045	0	0
	Losses belonging to non-controlling owners	1046	0	0
<b>EARNINGS PER SHARE</b>			0	0
	Basic earnings per share (in dinars, without paras)	1047	0	0
	Diluted earnings per share (in dinars, without paras)	1048	0	0