

07534183	6419
Registration number:	Activity Code:

100003148
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"E X P O B A N K " Ad

Head office: Dalmatinska 22, 11000 Belgrade

INCOME STATEMENT

01.01.2019 - 30.09.2019

(in 000 of dinars)

Group account, account	POSITION	ADP code	Current year	Previous year
1	2	3	5	6
	70 Interest income	1001	501,243	518,570
	60 Interest expenses	1002	129,782	125,246
	Net interest gains (1001 - 1002)	1003	371,461	393,324
	Net interest losses (1002 - 1001)	1004	0	0
	71 Income from fees and commissions	1005	105,085	104,957
	61 Expenses on fees and commissions	1006	15,909	17,922
	Net gains from fees and commissions (1005 - 1006)	1007	89,176	87,035
	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	32,211	40,535
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	0
675 - 775 + 670 - 770	Net losses on hedging	1016	4,179	1,562
78 - 68	Net exchange rate gains and gains from agreed currency clause	1017	16,648	27,499
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	102,986
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	44,979	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	100,386	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	9,767	8,859
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		1026	369,719	658,676
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		1027	0	0

63, 655 - 755	Salaries, salary compensations and other personal expenses	1028	255,795	249,986
642	Depreciation costs	1029	50,122	46,225
752, 753, 761, 762, 767, 768, 773	Other income	1030	3,529	5,313
64 (осим 642) 652, 653, 661, 662, 667, 668,673	Other expenses	1031	263,181	253,469
PROFIT BEFORE TAXATION (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0		1032	0	114,309
LOSS BEFORE TAXATION 1028 - 1029 + 1030 - 1031 < 0		(1026 - 1027 - 1033)	195,850	0
850	Profit tax	1034	0	0
861	Gains from deferred taxes	1035	0	0
860	Losses on deferred taxes	1036	0	0
PROFIT AFTER TAXATION (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0		1037	0	114,309
LOSS AFTER TAXATION (1032 - 1033 - 1034 + 1035 - 1036) < 0		1038	195,850	0
769 - 669	Net profit from discontinued operations	1039	0	0
669 - 769	Net losses on discontinued operations	1040	0	0
PERIOD RESULT - PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0		1041	0	114,309
RESULT OF PERIOD - LOSS (1037 - 1038 + 1039 - 1040) <0		1042	195,850	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
EARNINGS PER SHARE			0	0
	Basic earnings per share (in dinars, without paras)	1047	0	0
	Diluted earnings per share (in dinars, without paras)	1048	0	0