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Registration number:	*Activity Code:*		t i n

"E X P O B A N K " Ad

Head office: Dalmatinska 22, 11000 Belgrade

INCOME STATEMENT
01.01.2019 - 31.12.2019

(in 000 of dinars)

Group account, account	POSITION	ADP code	Current year	Previous year
1	2	3	5	6
70	Interest income	1001	665,531	0
60	Interest expenses	1002	166,385	0
Net interest gains (1001 - 1002)		1003	499,146	0
Net interest losses (1002 - 1001)		1004	0	0
71	Income from fees and commissions	1005	148,595	0
61	Expenses on fees and commissions	1006	20,826	0
Net gains from fees and commissions (1005 - 1006)		1007	127,769 0	0
Net losses on fees and commissions (1006 - 1005)		1008	0 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	0
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	0
78 - 68	Net exchange rate gains and gains from agreed currency clause	1017	16,879	0
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	0
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	58,055	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	99,326	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	12,718	0
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	527,163 0	0
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**	**0**

63, 655 - 755	Salaries, salary compensations and other personal expenses	1028	333,463	0
642	Depreciation costs	1029	65,641	0
752, 753, 761, 762, 767, 768, 773	Other income	1030	5,402	0
64 (осим 642) 652, 653, 661, 662, 667, 668,673	Other expenses	1031	403,329	0
PROFIT BEFORE TAXATION (1026 - 1027 - 1028 - 1029 + 1030 – 1031) ≥ 0		1032	0 0	0
LOSS BEFORE TAXATION **1028 - 1029 + 1030 – 1031) < 0** **(1026 - 1027 -**		1033	269,868 0	0
850	Profit tax	1034	0	0
861	Gains from deferred taxes	1035	3,552	0
860	Losses on deferred taxes	1036	0	0
PROFIT AFTER TAXATION (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0		1037	0 0	0
LOSS AFTER TAXATION (1032 - 1033 - 1034 + 1035 - 1036) < 0		1038	266,316 0	0 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	0
RESULT OF PERIOD - LOSS (1037 - 1038 + 1039 - 1040) <0		1042	266,316	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