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Registration number:	Activity Code:

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"E X P O B A N K " Ad
Head office: Dalmatinska 22, 11000 Belgrade

## INCOME STATEMENT

1.1.2020

30.06.2020

(in 000 of dinars)

Group account, account	POSITION	ADP code	Current year	Previous year
1	2	3	5	6
	70 Interest income	1001	264,044	340,322
	60 Interest expenses	1002	73,201	90,687
	Net interest gains (1001 - 1002)	1003	190,843	249,635
	Net interest losses (1002 - 1001)	1004	0	0
	71 Income from fees and commissions	1005	69,099	64,582
	61 Expenses on fees and commissions	1006	9,361	10,258
	Net gains from fees and commissions (1005 - 1006)	1007	59,738	54,324
	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	33,241	20,177
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	0	4,179
78 - 68	Net exchange rate gains and gains from agreed currency clause	1017	0	17,959
68 - 78	Net exchange rate losses and losses on agreed currency clause	1018	460	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	3,765	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	0	97,840
726 - 626	Net gains from derecognition of the financial instruments recognized at amortised cost	1021	2	0
626 - 726	Net losses on derecognition of the financial instruments recognized at amortised cost	1022	0	92,815
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	5,235	6,670
<b>TOTAL NET OPERATING INCOME</b> (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0		1026	<b>292,364</b>	<b>153,931</b>
<b>TOTAL NET OPERATING EXPENSES</b> (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) < 0		1027	<b>0</b>	<b>0</b>
63, 655 - 755	Salaries, salary compensations and other personal expenses	1028	149,686	162,380
642	Depreciation costs	1029	34,256	34,058
752, 753, 761, 762, 767, 768, 773	Other income	1030	1,482	2,883
64 (осим 642) 652, 653, 661, 662, 667, 668, 673	Other expenses	1031	163,885	171,594
<b>PROFIT BEFORE TAXATION</b> (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0		1032	<b>0</b>	<b>0</b>
<b>LOSS BEFORE TAXATION</b> (1028 - 1029 + 1030 - 1031) < 0		1033	<b>53,981</b>	<b>211,218</b>

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	<b>0</b>	<b>0</b>
<b>LOSS AFTER TAXATION</b> (1032 - 1033 - 1034 + 1035 - 1036) < 0		1038	<b>53,981</b>	<b>211,218</b>
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	0
<b>RESULT OF PERIOD - LOSS (1037 - 1038 + 1039 - 1040) &lt; 0</b>		1042	53,981	211,218
	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