

Registration number **20439866**
Tax identification number **105701111**
Activity code **6419**
Name **API bank a.d.**
Head office **Balkanska 2, Beograd**

INCOME STATEMENT
for the period 01.01.2019-30.06.2019

in RSD thousand

	ITEM	Current year
I.a	Interest income	152,668
I.b	Interest expenses	57,972
I.1	Net interest gains (I.a-I.b)	94,696
I.2	Net interest losses (I.b.- I.a.)	0
II.a	Income from fees and commissions	50,541
II.b	Expenses on fees and commissions	23,065
II.1	Net gains from fees and commissions (II.a- II.b)	27,476
II.2	Net losses on fees and commissions (II.b -II.a)	0
III.1	Net gains from change in fair value of financial instruments	0
III.2	Net losses on change in fair value of financial instruments	0
IV.1	Net gains from reclassification of financial instruments	0
IV.2	Net losses on reclassification of financial instruments	0
V.1	Net gains from derecognition of the financial instruments measured at fair value	0
V.2	Net losses on derecognition of the financial instruments measured at fair value	23
VI.1	Net gains from hedging	0
VI.2	Net losses on hedging	36
VII.1	Net exchange rate gains and gains from agreed currency clause	125,000
VII.2	Net exchange rate losses and losses on agreed currency clause	0
VIII.1	Net income from reduction in impairment of financial assets not measured at fair value through income statement	11,573
VIII.2	Net expenses on impairment of financial assets not measured at fair value through income statement	0
IX 1	Net gains from derecognition of the financial instruments measured at amortised cost	0
IX 2	Net losses on derecognition of the financial instruments measured at amortised cost	0
X.1	Net gains from derecognition of investments in associated companies and joint ventures	0
X.2	Net losses on derecognition of investments in associated companies and joint ventures	0
XI	Other operating income	1,030
XII.1	TOTAL NET OPERATING INCOME (I.1-I.2+II.1-II.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VI.2+VII.1-VII.2+VIII.1-VIII.2+IX.1-IX.2+X.1-X.2+XI)>=0	259,716
XII.2	TOTAL NET OPERATING EXPENSES (I.1-I.2+II.1-II.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VI.2+VII.1-VII.2+VIII.1-VIII.2+IX.1-IX.2+X.1-X.2+XI)<0	0
XIII	Salaries, salary compensations and other personal expenses	162,441
XIV	Depreciation costs	11,422
XV.1	Other income	10,105
XV.2	Other expenses	134,206
XVI.1	PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)>=0	0
XVI.2	LOSSES BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)<0	38,248
XVII	Profit tax	0
XVIII.1	Gains from deferred taxes	0
XVIII.2	Losses on deferred taxes	0
XIX.1	PROFIT AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)>=0	0
XIX.2	LOSSES AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)<0	38,248
XX.1	Net profit from discontinued operations	0
XX.2	Net losses on discontinued operations	0
XXI.1	RESULT FOR THE PERIOD – PROFIT (XIX.1-XIX.2+XX.1-XX.2)>=0	0
XXI.2	RESULT FOR THE PERIOD – LOSSES (XIX.1-XIX.2+XX.1-XX.2)<0	38,248

In Belgrade,
10.07.2019.

Person responsible for
preparing the report
Andjelka Stanković

The legal representative of
the Bank
Marija Stepina