

Registration number: 20439866

Tax identification number: 105701111

Activity code: 6419

Name: API bank a.d.

Head office: Bulevar Vojvode Bojovića 6-8, Beograd

INCOME STATEMENT
for the period 01.01.2021-30.06.2021

in RSD thousand

ITEM	Current year
I.a Interest income	146,065
I.b Interest expenses	51,224
I.1 Net interest gains (I.a-I.b)	94,841
I.2 Net interest losses (I.b.- I.a.)	0
II.a Income from fees and commissions	78,925
II.b Expenses on fees and commissions	18,382
II.1 Net gains from fees and commissions (II.a- II.b)	60,543
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	0
VI.1 Net gains from hedging	0
VI.2 Net losses on hedging	0
VII.1 Net exchange rate gains and gains from agreed currency clause	39,182
VII.2 Net exchange rate losses and losses on agreed currency clause	0
Net income from reduction in impairment of financial assets not measured at fair value through	0
VIII.1 income statement	0
Net expenses on impairment of financial assets not measured at fair value through income	26,668
VIII.2 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	1,398
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	169,296
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
XII.2 Salaries, salary compensations and other personal expenses	164,738
XIV Depreciation costs	38,419
XV.1 Other income	55,945
XV.2 Other expenses	135,152
PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)>=0	0
LOSSES BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)<0	113,068
XVII Profit tax	0
XVIII.1 Gains from deferred taxes	0
XVIII.2 Losses on deferred taxes	0
PROFIT AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)>=0	0
LOSSES AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)<0	113,068
XX.1 Net profit from discontinued operations	0
XX.2 Net losses on discontinued operations	0
RESULT FOR THE PERIOD – PROFIT (XIX.1-XIX.2+XX.1-XX.2)>=0	0
RESULT FOR THE PERIOD – LOSSES (XIX.1-XIX.2+XX.1-XX.2)<0	113,068

In Belgrade,
30.06.2021

Person responsible for
preparing the report
Suzana Jeknić

The legal representative
of the Bank
Marija Stepina