

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 01.01.2021-30.09.2021**

in RSD thousand

ITEM	Current year	
I.a	Interest income	225,722
I.b	Interest expenses	80,007
I.1	<b>Net interest gains (I.a-I.b)</b>	<b>145,715</b>
I.2	<b>Net interest losses (I.b.- I.a.)</b>	<b>0</b>
II.a	Income from fees and commissions	124,038
II.b	Expenses on fees and commissions	31,143
II.1	<b>Net gains from fees and commissions (II.a- II.b)</b>	<b>92,895</b>
II.2	<b>Net losses on fees and commissions (II.b -II.a)</b>	<b>0</b>
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	66,101
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	
	Net expenses on impairment of financial assets not measured at fair value through income	33,438
VIII.2	statement	
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	2,245
	<b>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)&gt;=0</b>	<b>273,518</b>
	<b>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)&lt;0</b>	<b>0</b>
XII.2	<b>VI.2+VII.1-VII.2+VIII.1-VIII.2+IX.1-IX.2+X.1-X.2+XI)&lt;0</b>	
XIII	Salaries, salary compensations and other personal expenses	249,705
XIV	Depreciation costs	56,905
XV.1	Other income	56,267
XV.2	Other expenses	193,767
XVI.1	<b>PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)&gt;=0</b>	<b>0</b>
XVI.2	<b>LOSSES BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)&lt;0</b>	<b>170,592</b>
XVII	Profit tax	0
XVIII.1	Gains from deferred taxes	
XVIII.2	Losses on deferred taxes	
XIX.1	<b>PROFIT AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)&gt;=0</b>	<b>0</b>
XIX.2	<b>LOSSES AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)&lt;0</b>	<b>170,592</b>
XX.1	Net profit from discontinued operations	0
XX.2	Net losses on discontinued operations	0
XXI.1	<b>RESULT FOR THE PERIOD – PROFIT (XIX.1-XIX.2+XX.1-XX.2)&gt;=0</b>	<b>0</b>
XXI.2	<b>RESULT FOR THE PERIOD – LOSSES (XIX.1-XIX.2+XX.1-XX.2)&lt;0</b>	<b>170,592</b>

In Belgrade,  
30.09.2021

Person responsible for  
preparing the report  
Suzana Jeknić

The legal representative  
of the Bank  
Valery Ovsyannikov