

Registration number 20439866  
Tax identification number 105701111  
Nace code 6419  
Bank name API bank a.d.  
Place Bulevad Vojvode Bojovića 6-8, Belgrade

INCOME STATEMENT as of  
na dan 30.06.2022.

in RSD thousand

ITEM		Current year
I.a	Interest income	2,959,201
I.b	Interest expenses	0
I.1	<b>Net interest gains (I.a-I.b)</b>	<b>0</b>
I.2	<b>Net interest losses (I.b.- I.a.)</b>	<b>351,189</b>
II.a	Income from fees and commissions	3,458,439
II.b	Expenses on fees and commissions	5,903,072
II.1	<b>Net gains from fees and commissions (II.a- II.b)</b>	<b>0</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 losses on change in fair value of financial instruments	32,677
IV.2	Net losses on reclassification of financial instruments	146,292
V.1	Net gains from derecognition of the financial instruments measured at fair value	84,433
V.2	Net losses on derecognition of the financial instruments measured at fair value	0
VI.1	Net gains from hedging	8,787
VI.2	Net losses on hedging	320,411
VII.1	Net exchange rate gains and gains from agreed currency clause	66,392
VII.2	Net exchange rate losses and losses on agreed currency clause	13,330,893
VIII.1	Net income from reduction in impairment of financial assets not measured at fair value through income statement	
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	222,624
X.1	Net losses on derecognition of the financial instruments measured at amortised cost	10,871,758
X.2	Net losses on derecognition of investments in associated companies and joint ventures	0
XI	Other operating income	0
XII.1	<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>0</b>
XII.2	<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>165,048</b>
XIII	Salaries, salary compensations and other personal expenses	24,637
XIV	Depreciation costs	0
XV.1	Other income	61
XV.2	Other expenses	853
XVI.1	<b>PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)&gt;=0</b>	<b>131,314</b>
XVI.2	<b>LOSSES BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)&lt;0</b>	<b>11,416,295</b>
XVII	Profit tax	0
XVIII.1	Gains from deferred taxes	4,632,407
XVIII.2	Losses on deferred taxes	0
XIX.1	<b>PROFIT AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)&gt;=0</b>	<b>178,873</b>
XIX.2	<b>LOSSES AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)&lt;0</b>	<b>2,898,914</b>
XX.1	Net profit from discontinued operations	2,232
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.1	<b>RESULT FOR THE PERIOD – LOSSES (XIX.1-XIX.2+XX.1-XX.2)&lt;0</b>	<b>1,914,598</b>

Person responsible for  
preparing the report  
Dijana Čučuk

The legal representative of  
the Bank  
Valentina Keiša