

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 30.09.2022.

in RSD thousand

ITEM		Current year
I.a	Interest income	266,474
I.b	Interest expenses	64,298
I.1	<b>Net interest gains (I.a-I.b)</b>	<b>202,176</b>
I.2	<b>Net interest losses (I.b.- I.a.)</b>	<b>0</b>
II.a	Income from fees and commissions	353,158
II.b	Expenses on fees and commissions	56,035
II.1	<b>Net gains from fees and commissions (II.a- II.b)</b>	<b>297,123</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	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	313,557
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	0
VIII.2	Net expenses on impairment of financial assets not measured at fair value through income statement	82,150
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 losses on derecognition of the financial instruments measured at amortised cost	0
X.2	Net losses on derecognition of investments in associated companies and joint ventures	0
XI	Other operating income	4,609
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>735,315</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>0</b>
XIII	Salaries, salary compensations and other personal expenses	217,908
XIV	Depreciation costs	54,742
XV.1	Other income	13,149
XV.2	Other expenses	174,460
XVI.1	<b>PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)&gt;=0</b>	<b>301,354</b>
XVI.2	<b>LOSSES BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)&lt;0</b>	<b>0</b>
XVII	Profit tax	0
XVIII.1	Gains from deferred taxes	0
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>301,354</b>
XIX.2	<b>LOSSES AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)&lt;0</b>	<b>0</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>301,354</b>
XXI.1	<b>RESULT FOR THE PERIOD – LOSSES (XIX.1-XIX.2+XX.1-XX.2)&lt;0</b>	<b>0</b>

Person responsible for preparing the report  
Dijana Čučuk

The legal representative of the Bank  
Valentina Keiša