

Matični broj 20439866
 PIB 105701111
 Šifra delatnosti 6419
 Naziv banke API bank a.d.
 Sedište Bulevar Vojvode Bojovića 6-8, Beograd

INCOME STATEMENT for the period 01.01.2023-30.09.2023

in RSD thousand

ITEM		Current year
I.a	Interest income	446,932
I.b	Interest expenses	70,660
I.1	Net interest gains (I.a-I.b)	376,272
I.2	Net interest losses (I.b.- I.a.)	0
II.a	Income from fees and commissions	541,752
II.b	Expenses on fees and commissions	72,991
II.1	Net gains from fees and commissions (II.a- II.b)	468,761
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 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	56
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	390,568
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	76,624
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	8,542
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	1,167,463
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	234,818
XIV	Depreciation costs	57,376
XV.1	Other income	19,185
XV.2	Other expenses	176,899
XVI.1	PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)>=0	717,555
XVI.2	LOSSES BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)<0	0
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	717,555
XIX.2	LOSSES AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)<0	0
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	717,555
XXI.1	RESULT FOR THE PERIOD – LOSSES (XIX.1-XIX.2+XX.1-XX.2)<0	0

in Belgrade
 30.10.2023.

Person responsible for preparing the report
 Dijana Čučuk

The legal representative of the Bank
 Valentina Keiša