

Registration number: 07601093	Activity Code: 6419	Tax identification number: 100895809
HALKBANK a.d.BEOGRAD		
BELGRADE		

INCOME STATEMENT in the period from 01.01. to 30.09.2019

(in thousands of dinars)

Group of accounts, account	ITEM	ADP code	Note number	01.01.- 30.09.2019	01.01.- 30.09.2018
1	2	3	4	5	6
70	Interest income	1 0 0 1		1,864,996	1,492,782
60	Interest expenses	1 0 0 2		298,358	230,644
	Net interest income (1001 - 1002)	1 0 0 3		1,566,638	1,262,138
	Net interest expenses (1002 - 1001)	1 0 0 4		0	0
71	Income from fees and commissions	1 0 0 5		677,144	614,389
61	Expenses on fees and commissions	1 0 0 6		114,212	103,720
	Net income from fees and commissions (1005 - 1006)	1 0 0 7		562,932	510,669
	Net expenses from fees and commissions (1006 - 1005)	1 0 0 8		0	0
774 - 674 + 776 - 676 + 777 - 677	Net gains from changes in fair value of financial instruments	1 0 0 9		0	0
674 - 774 + 676 - 776 + 677 - 777	Net losses on change in fair value of financial instruments	1 0 1 0		7,051	2,868
727 + 728 - 627 - 628	Net gains on reclassification of financial instruments	1 0 1 1		0	0
627 + 628 - 727 - 728	Net losses on reclassification of financial instruments	1 0 1 2		0	0
720 - 620 + 721 - 621	Net gains arising from derecognition of financial instruments measured at fair value	1 0 1 3		0	4,598
620 - 720 + 621 - 721	Net losses arising from derecognition of financial instruments measured at fair value	1 0 1 4		0	0
775 - 675 + 770 - 670	Net gains from hedging	1 0 1 5		0	0
675 - 775 + 670 - 770	Net losses on hedging	1 0 1 6		0	0
78 - 68	Net exchange rate gains and gains from agreed currency clause	1 0 1 7		6,384	7,529
68 - 78	Net exchange rate losses and losses on agreed currency clause	1 0 1 8		0	0
750 - 650 + 751 - 651 + 756 - 656 + 760 - 660 + 729 - 629	Net income from impairment reduction of financial assets that are not measured at fair value through profit or loss	1 0 1 9		0	0
650 - 750 + 651 - 751 + 656 - 756 + 660 - 760 + 629 - 729	Net expenses from impaired financial assets that are not measured at fair value through profit or loss	1 0 2 0		119,453	25,738
726 - 626	Net gains arising from derecognition of financial instruments measured at amortized value	1 0 2 1		0	0
626 - 726	Net losses arising from derecognition of financial instruments measured at amortized value	1 0 2 2		0	0
723 - 623	Net gains arising from derecognition of investments in associated companies and joint ventures	1 0 2 3		0	0
623 - 723	Net losses arising from derecognition of investments in associated companies and joint ventures	1 0 2 4		0	0
74, 766	Other operating income	1 0 2 5		11,232	3,894
	TOTAL NET OPERATING INCOME (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0	1 0 2 6		2,020,682	1,760,222
	TOTAL NET OPERATING EXPENSES (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) < 0	1 0 2 7		0	0
63, 655 - 755	Salaries, salary compensations and other personal expenses	1 0 2 8		671,813	576,793
642	Depreciation costs	1 0 2 9		274,435	111,713
752, 753, 761, 762, 767, 768, 773	Other income	1 0 3 0		13,063	8,367
64 (except 642) 652, 653, 661, 662, 667, 668, 673	Other expenses	1 0 3 1		690,724	784,158
	PROFIT BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0	1 0 3 2		396,773	295,925
	LOSSES BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0	1 0 3 3		0	0
850	Profit tax	1 0 3 4		0	0
861	Gains from deferred taxes	1 0 3 5		0	0
860	Losses on deferred taxes	1 0 3 6		0	0
	PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	1 0 3 7		396,773	295,925
	LOSSES AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) < 0	1 0 3 8		0	0
769-669	Net profit from discontinued operations	1 0 3 9		0	0
669-769	Net losses on discontinued operations	1 0 4 0		0	0
	RESULT FOR THE PERIOD – PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0	1 0 4 1		396,773	295,925
	RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0	1 0 4 2		0	0
	Profit belonging to a parent entity	1 0 4 3		0	0
	Profit belonging to non-controlling owners	1 0 4 4		0	0
	Losses belonging to a parent entity	1 0 4 5		0	0
	Losses belonging to non-controlling owners	1 0 4 6		0	0
	EARNINGS PER SHARE				
	Basic earnings per share (in dinars, without paras)	1 0 4 7		0	0
	Diluted earnings per share (in dinars, without paras)	1 0 4 8		0	0