

Registration number: 07601093

Activity Code: 6419

Tax identification number: 100895809

HALKBANK a.d.BEOGRAD

BELGRADE

## INCOME STATEMENT in the period from 01.01. to 30.09.2017

(in thousands of dinars)

Group of accounts, account	ITEM	ADP code	Note number	30.09.2017	30.09.2016
1	2	3	4	5	6
70	Interest income	1 0 0 1		1,294,133	1,106,461
60	Interest expenses	1 0 0 2		191,298	199,581
	<b>Net interest income (1001 - 1002)</b>	1 0 0 3		<b>1,102,835</b>	<b>906,880</b>
	<b>Net interest expenses (1002 - 1001)</b>	1 0 0 4		<b>0</b>	<b>0</b>
71	Income from fees and commissions	1 0 0 5		515,354	484,910
61	Expenses on fees and commissions	1 0 0 6		75,748	64,892
	<b>Net income from fees and commissions (1005 - 1006)</b>	1 0 0 7		<b>439,606</b>	<b>420,018</b>
	<b>Net expenses on fees and commissions (1006 - 1005)</b>	1 0 0 8		<b>0</b>	<b>0</b>
720-620+771-671+774-674	Net gains from financial assets held for trading	1 0 0 9		1,001	10,800
620-720+671-771+674-774	Net losses on financial assets held for trading	1 0 1 0		0	0
775-675+770-670	Net gains from hedging	1 0 1 1		0	0
675-775+670-770	Net losses on hedging	1 0 1 2		0	0
725-625+776-676	Net gains from financial assets initially recognised at fair value through income statement	1 0 1 3		0	0
625-725+676-776	Net losses on financial assets initially recognised at fair value through income statement	1 0 1 4		0	0
721-621	Net gains from financial assets available for sale	1 0 1 5		0	0
621-721	Net losses on financial assets available for sale	1 0 1 6		0	0
78-68	Net exchange rate gains and gains from agreed currency clause	1 0 1 7		0	16
68-78	Net exchange rate losses and losses on agreed currency clause	1 0 1 8		243	0
723-623	Net gains from investments in associated companies and joint ventures	1 0 1 9		0	0
623-723	Net losses on investments in associated companies and joint ventures	1 0 2 0		0	0
724, 74, 752, 753, 76 (except 760, 769), 772, 773	Other operating income	1 0 2 1		19,849	23,917
750-650+751-651+760-660	Net income from reduction in impairment of financial assets and credit risk-weighted off-balance sheet items	1 0 2 2		0	33,680
650-750+651-751+660-760	Net expenses on impairment of financial assets and credit risk-weighted off-balance sheet items	1 0 2 3		52,767	0
	<b>TOTAL NET OPERATING INCOME</b> (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 + 1022 - 1023) ≥ 0	1 0 2 4		<b>1,510,281</b>	<b>1,395,311</b>
	<b>TOTAL NET OPERATING EXPENSES</b> (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 + 1022 - 1023) < 0	1 0 2 5		<b>0</b>	<b>0</b>
63, 655, 755	Salaries, salary compensations and other personal expenses	1 0 2 6		486,884	438,188
642	Depreciation costs	1 0 2 7		117,226	64,740
64 (except 642), 624, 652, 653, 66 (except 660 and 669), 672, 673	Other expenses	1 0 2 8		622,153	521,912
	<b>PROFIT BEFORE TAX</b> (1024 - 1025 - 1026 - 1027 - 1028) ≥ 0	1 0 2 9		<b>284,018</b>	<b>370,471</b>
	<b>LOSSES BEFORE TAX</b> (1024 - 1025 - 1026 - 1027 - 1028) < 0	1 0 3 0		<b>0</b>	<b>0</b>
850	Profit tax	1 0 3 1		0	0
861	Gains from deferred taxes	1 0 3 2		0	0
860	Losses on deferred taxes	1 0 3 3		0	0
	<b>PROFIT AFTER TAX</b> (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0	1 0 3 4		<b>284,018</b>	<b>370,471</b>
	<b>LOSSES AFTER TAX</b> (1029 - 1030 - 1031 + 1032 - 1033) < 0	1 0 3 5		<b>0</b>	<b>0</b>
769-669	Net profit from discontinued operations	1 0 3 6		0	0
669-769	Net losses on discontinued operations	1 0 3 7		0	0
	<b>RESULT FOR THE PERIOD – PROFIT</b> (1034 - 1035 + 1036 - 1037) ≥ 0	1 0 3 8		<b>284,018</b>	<b>370,471</b>
	<b>RESULT FOR THE PERIOD – LOSSES</b> (1034 - 1035 + 1036 - 1037) < 0	1 0 3 9		<b>0</b>	<b>0</b>
	Profit belonging to a parent entity	1 0 4 0		0	0
	Profit belonging to non-controlling owners	1 0 4 1		0	0
	Losses belonging to a parent entity	1 0 4 2		0	0
	Losses belonging to non-controlling owners	1 0 4 3		0	0
	Basic earnings per share (in dinars, without paras)	1 0 4 4		0	0
	Diluted earnings per share (in dinars, without paras)	1 0 4 5		0	0