

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

INCOME STATEMENT
in the period from 01.01. to 31.03.2024

(RSD thousand)

Group of accounts, account	ITEM	ADP code	Note number	01.01.- 31.03.2024	01.01.- 31.03.2023
1	2	3	4	5	6
70	Interest income	1 0 0 1		1,952,020	1,355,511
60	Interest expenses	1 0 0 2		615,593	361,044
	Net interest income (1001 - 1002)	1 0 0 3		1,336,427	994,467
	Net interest expenses (1002 - 1001)	1 0 0 4		0	0
71	Fee and commission income	1 0 0 5		651,991	576,576
61	Fee and commission expenses	1 0 0 6		195,973	160,082
	Net fee and commission income (1005-1006)	1 0 0 7		456,018	416,494
	Net fee and commission expenses (1006-1005)	1 0 0 8		0	0
774 - 674 + 776 - 676 + 777 - 677	Net profit from the change in fair value of financial instruments	1 0 0 9		5,852	0
674 - 774 + 676 - 776 + 677 - 777	Net losses on change in fair value of financial instruments	1 0 1 0		0	568
727 + 728 - 627 - 628	Net gain from reclassification of financial instruments	1 0 1 1		0	0
627 + 628 - 727 - 728	Net loss from reclassification of financial instruments	1 0 1 2		0	0
720 - 620 + 721 - 621	Net gain from derecognition of financial instruments measured at fair value	1 0 1 3		2,165	0
620 - 720 + 621 - 721	Net loss 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 contracted currency clause effects	1 0 1 7		9,450	787
68 - 78	Net exchange rate losses and contracted currency clause effects	1 0 1 8		0	0
750 - 650 + 751 - 651 + 756 - 656 + 760 - 660 + 729 - 629	Net income from impairment of financial assets not measured at fair value through income statement	1 0 1 9		0	0
650 - 750 + 651 - 751 + 656 - 756 + 660 - 760 + 629 - 729	Net expenses from impairment of financial assets not measured at fair value through income statement	1 0 2 0		177,596	43,687
726 - 626	Net gains from derecognition of financial instruments measured at amortised cost	1 0 2 1		0	0
626 - 726	Net loss from derecognition of financial instruments measured at amortised cost	1 0 2 2		0	0
723 - 623	Net gains from derecognition of investments in associated undertakings and joint ventures	1 0 2 3		0	0
623 - 723	Net loss from derecognition of investments in associated undertakings and joint ventures	1 0 2 4		0	0
74, 766	Other operating income	1 0 2 5		1,565	4,251
	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		1,633,881	1,371,744
	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		497,766	428,918
642	Depreciation costs	1 0 2 9		177,498	148,833
752, 753, 761, 762, 767, 768, 773	Other income	1 0 3 0		17,194	29,509
64 (except 642) 652, 653, 661, 662, 667, 668, 673	Other expenses	1 0 3 1		315,733	330,266
	PROFIT BEFORE TAX				
	(1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0	1 0 3 2		660,078	493,236
	LOSSES BEFORE TAX				
	(1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0	1 0 3 3		0	0
850	Profit tax	1 0 3 4		50,770	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		609,308	493,236
	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
	COMPREHENSIVE INCOME FOR THE PERIOD – GAINS (1037 - 1038 + 1039 - 1040) ≥ 0	1 0 4 1		609,308	493,236
	COMPREHENSIVE INCOME FOR THE PERIOD – LOSS (1037 - 1038 + 1039 - 1040) < 0	1 0 4 2		0	0
	Profit belonging to a parent entity	1 0 4 3			
	Profit belonging to non-controlling owners	1 0 4 4			
	Losses belonging to a parent entity	1 0 4 5			
	Losses belonging to non-controlling owners	1 0 4 6			
	EARNINGS PER SHARE				
	Basic earnings per share (in dinars, without paras)	1 0 4 7			
	Diluted earnings per share (in dinars, without paras)	1 0 4 8			