

07534183	6419
Registration number:	Activity Code:

100003148
TIN

Name: "ADRIATIC BANK" A.D.
Head office: Dalmatinska 22, 11000 Belgrade

## INCOME STATEMENT

01.01.2023-31.12.2023.

Group account, account	Item	ADP code	Number of notes	Current year	Previous year
1	2	3	4	5	6
70	Interest income	1001		824.341	595.545
60	Interest expenses	1002		215.800	164.730
	Net interest gains (1001 - 1002)	1003		608.541	430.815
	Net interest losses (1002 - 1001)	1004		0	0
71	Income from fees and commissions	1005		801.248	523.104
61	Expenses on fees and commissions	1006		35.749	26.272
	Net gains from fees and commissions (1005 - 1006)	1007		765.499	496.832
	Net losses on fees and commissions (1006 - 1005)	1008		0	0
774 - 674 + 776 - 676 + 777 - 677	Net gains from change in fair value of financial instruments	1009		0	0
674 - 774 + 676 - 776 + 677 - 777	Net losses on change in fair value of financial instruments	1010		0	0
727 + 728 - 627 - 628	Net gains from reclassification of financial instruments	1011		0	0
627 + 628 - 727 - 728	Net losses on reclassification of financial instruments	1012		0	0
720 - 620 + 721 - 621	Net gains from derecognition of the financial instruments recognized at fair value	1013		0	5.565
620 - 720 + 621 - 721	Net losses on derecognition of the financial instruments recognized at fair value	1014		0	0
775 - 675 + 770 - 670	Net gains from hedging	1015		0	0
675 - 775 + 670 - 770	Net losses on hedging	1016		0	0
78 - 68	Net exchange rate gains and gains from agreed currency clause	1017		369.931	0
68 - 78	Net exchange rate losses and losses on agreed currency clause	1018		0	38.411
750 - 650 + 751 - 651 + 756 - 656 - 760 - 660 + 729 - 629	Net income from reduction in impairment of financial assets not recognised at fair value through income statement	1019		0	0
650 - 750 + 651 - 751 + 656 - 756 + 660 - 760 + 629 - 729	Net expenses on impairment of financial assets not recognised at fair value through income statement	1020		18.564	69.412
726 - 626	Net gains from derecognition of the financial instruments recognized at amortised cost	1021		0	101
626 - 726	Net losses on derecognition of the financial instruments recognized at amortised cost	1022		0	0
723 - 623	Net gains from derecognition of investments in associated companies and joint ventures	1023		429	0
623 - 723	Net losses on derecognition of investments in associated companies and joint ventures	1024		0	0
74, 766	Other operating income	1025		17.013	29.462
	<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 - 1024 + 1025) ≥ 0	1026		1.742.849	854.952
	<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 - 1024 + 1025) < 0	1027		0	0
63, 655 - 755	Salaries, salary compensations and other personal expenses	1028		509.190	359.316
642	Depreciation costs	1029		100.404	69.243
752, 753, 761, 762, 767, 768, 773	Other income	1030		77.460	56.311
64 (осим 642) 652, 653, 661, 662, 667, 668, 673	Other expenses	1031		570.506	472.861
	<b>PROFIT BEFORE TAXATION (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0</b>	1032		640.209	9.843
	<b>LOSS BEFORE TAXATION (1026 - 1027 - 1028 - 1029 + 1030 - 1031) &lt; 0</b>	1033		0	0
850	Profit tax	1034		0	0
861	Gains from deferred taxes	1035		0	8.290
860	Losses on deferred taxes	1036		7.820	0
	<b>PROFIT AFTER TAXATION (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0</b>	1037		632.389	18.133
	<b>LOSS AFTER TAXATION (1032 - 1033 - 1034 + 1035 - 1036) &lt; 0</b>	1038		0	0
769 - 669	Net profit from discontinued operations	1039		0	0
669 - 769	Net losses on discontinued operations	1040		0	0
	<b>PERIOD RESULT - PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0</b>	1041		632.389	18.133
	<b>RESULT OF PERIOD - LOSS (1037 - 1038 + 1039 - 1040) &lt; 0</b>	1042		0	0
	Profit belonging to a parent entity	1043		0	0
	Profit belonging to non-controlling owners	1044		0	0
	Losses belonging to a parent entity	1045		0	0
	Losses belonging to non-controlling owners	1046		0	0
	<b>EARNINGS PER SHARE</b>			0	0
	Basic earnings per share (in dinars, without paras)	1047		0	0
	Diluted earnings per share (in dinars, without paras)	1048		0	0