



Name: Adriatic Bank a.d. Beograd  
Head office: Далматинска 22, 11000 Београд

**INCOME STATEMENT**  
from 1.1.2024 to 30.06.2024

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Note	Current year amount 30.06.2024	Previous year amount 30.06.2023
1	2	3	4	5	6
70	Interest income	1001		625.080	360.412
60	Interest expenses	1002		155.830	97.559
	Net interest gains (1001 - 1002)	1003		469.250	262.853
	Net interest losses (1002 - 1001)	1004		0	0
71	Income from fees and commissions	1005		626.080	250.226
61	Expenses on fees and commissions	1006		27.666	11.828
	Net gains from fees and commissions (1005 - 1006)	1007		598.414	238.398
	Net losses on fees and commissions (1006 - 1005)	1008			
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	0
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		344.966	176.832
68 - 78	Net exchange rate losses and losses on agreed currency clause	1018		0	0
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		72.228	80.619
726 - 626	Net gains from derecognition of the financial instruments recognized at amortised cost	1021		0	0
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		0	0
623 - 723	Net losses on derecognition of investments in associated companies and joint ventures	1024		0	0
74, 766	Other operating income	1025		7.994	8.498
<b>TOTAL NET OPERATING INCOME</b>					
	(1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016)	1026		1.348.396	605.962
<b>TOTAL NET OPERATING EXPENSES</b>					
	(1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016)	1027		0	0

Group of accounts, account	ITEM	ADP code	Note	Current year amount 30.06.2024	Previous year amount 30.06.2023
1	2	3	4	5	6
63, 655 - 755	Salaries, salary compensations and other personal expenses	1028		391.608	187.385
642	Depreciation costs	1029		74.014	35.719
752, 753, 761, 762, 767, 768, 773	Other income	1030		18.894	10.374
64 (except 642) 652, 653, 661, 662, 667, 668,673	Other expenses	1031		330.869	180.258
<b>PROFIT BEFORE TAXATION</b>		1032		570.799	212.974
(1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0					
<b>LOSS BEFORE TAXATION</b>		1033		0	0
(1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0					
850	Profit tax	1034		0	0
861	Gains from deferred taxes	1035		0	0
860	Losses on deferred taxes	1036		0	0
<b>PROFIT AFTER TAXATION</b>		1037		570.799	212.974
(1032 - 1033 - 1034 + 1035 - 1036) ≥ 0					
<b>LOSS AFTER TAXATION</b>		1038		0	0
(1032 - 1033 - 1034 + 1035 - 1036) < 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</b>		1041		570.799	212.974
<b>PERIOD RESULT - LOSS</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			
<b>EARNINGS PER SHARE</b>					
	Basic earnings per share (in dinars, without paras)	1047			
	Diluted earnings per share (in dinars, without paras)	1048			