



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

INCOME STATEMENT
from 1.1.2024 to 30.09.2024

(in RSD thousand)

| Group of accounts, account | ITEM | ADP code | Note | Current year amount 30.09.2024 | Previous year amount 30.09.2023 |
|---|---|----------|------|-----------------------------------|------------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 70 | Interest income | 1001 | | 952,715 | 581,571 |
| 60 | Interest expenses | 1002 | | 237,347 | 156,575 |
| | Net interest gains (1001 - 1002) | 1003 | | 715,368 | 424,996 |
| | Net interest losses (1002 - 1001) | 1004 | | 0 | 0 |
| 71 | Income from fees and commissions | 1005 | | 1,114,670 | 512,680 |
| 61 | Expenses on fees and commissions | 1006 | | 45,587 | 24,722 |
| | Net gains from fees and commissions (1005 - 1006) | 1007 | | 1,069,083 | 487,958 |
| | 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 | | 648,874 | 273,514 |
| 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 | | 59,619 | 88,535 |
| 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 | 429 |
| 623 - 723 | Net losses on derecognition of investments in associated companies and joint ventures | 1024 | | 0 | 0 |
| 74, 766 | Other operating income | 1025 | | 11,220 | 12,732 |
| TOTAL NET OPERATING INCOME | | | | | |
| (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016) | | 1026 | | 2,384,926 | 1,111,094 |
| TOTAL NET OPERATING EXPENSES | | | | | |
| (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016) | | 1027 | | 0 | 0 |

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|---|--|----------|------|--------------------------------------|---------------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 63, 655 - 755 | Salaries, salary compensations and other personal expenses | 1028 | | 604,303 | 314,902 |
| 642 | Depreciation costs | 1029 | | 118,328 | 66,159 |
| 752, 753, 761, 762, 767, 768, 773 | Other income | 1030 | | 21,135 | 71,683 |
| 64 (except 642) 652, 653, 661, 662, 667, 668,673 | Other expenses | 1031 | | 472,052 | 355,754 |
| PROFIT BEFORE TAXATION | | | | | |
| (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0 | | 1032 | | 1,211,378 | 445,962 |
| LOSS BEFORE TAXATION | | | | | |
| (1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0 | | 1033 | | 0 | 0 |
| 850 | Profit tax | 1034 | | 0 | 0 |
| 861 | Gains from deferred taxes | 1035 | | 0 | 0 |
| 860 | Losses on deferred taxes | 1036 | | 0 | 0 |
| PROFIT AFTER TAXATION | | | | | |
| (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0 | | 1037 | | 1,211,378 | 445,962 |
| LOSS AFTER TAXATION | | | | | |
| (1032 - 1033 - 1034 + 1035 - 1036) < 0 | | 1038 | | 0 | 0 |
| 769 - 669 | Net profit from discontinued operations | 1039 | | 0 | 0 |
| 669 - 769 | Net losses on discontinued operations | 1040 | | 0 | 0 |
| PERIOD RESULT - PROFIT | | 1041 | | 1,211,378 | 445,962 |
| PERIOD RESULT - LOSS | | 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 | | | |
| EARNINGS PER SHARE | | | | | |
| | Basic earnings per share (in dinars, without paras) | 1047 | | | |
| | Diluted earnings per share (in dinars, without paras) | 1048 | | | |