



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

INCOME STATEMENT
from 1.1.2024 to 31.12.2024

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Note	Current year amount 31.12.2024	Previous year amount 31.12.2023
1	2	3	4	5	6
70	Interest income	1001		1,373,150	824,341
60	Interest expenses	1002		331,261	215,800
	Net interest gains (1001 - 1002)	1003		1,041,889	608,541
	Net interest losses (1002 - 1001)	1004		0	0
71	Income from fees and commissions	1005		3,268,919	1,316,681
61	Expenses on fees and commissions	1006		434,752	159,538
	Net gains from fees and commissions (1005 - 1006)	1007		2,834,167	1,157,143
	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		0	0
68 - 78	Net exchange rate losses and losses on agreed currency clause	1018		106,367	21,713
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		111,978	18,564
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		23,902	17,013
TOTAL NET OPERATING INCOME					
	(1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016)	1026		3,681,613	1,742,849
TOTAL NET OPERATING EXPENSES					
	(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 31.12.2024	Previous year amount 31.12.2023
1	2	3	4	5	6
63, 655 - 755	Salaries, salary compensations and other personal expenses	1028		991,895	509,190
642	Depreciation costs	1029		164,182	100,404
752, 753, 761, 762, 767, 768, 773	Other income	1030		34,423	77,460
64 (except 642) 652, 653, 661, 662, 667, 668, 673	Other expenses	1031		749,770	570,506
PROFIT BEFORE TAXATION					
(1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0		1032		1,810,189	640,209
LOSS BEFORE TAXATION					
(1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0		1033		0	0
850	Profit tax	1034		160,435	0
861	Gains from deferred taxes	1035		10,197	0
860	Losses on deferred taxes	1036		0	7,820
PROFIT AFTER TAXATION					
(1032 - 1033 - 1034 + 1035 - 1036) ≥ 0		1037		1,659,951	632,389
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		1,659,951	632,389
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			