



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

BALANCE SHEET
as of 30.06.2026

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Note	Current year amount	Previous year amount
				30.06.2026	31.12.2025
1	2	3	4	5	6
	Assets				
00 (except 002), 010, 025, 05 (except 050, 052 and part of 059), 060, 07, 085, 196, 296 and parts of account 009, 019, 029, 069, 089, 199 and 299	Cash and assets held with the central bank	0 0 0 1		7,133,408	4,698,014
	Pledged financial assets	0 0 0 2		0	0
125, 225	Receivables under derivatives	0 0 0 3		0	0
120, 122, 124, 220, 222, 224, 129 и 229	Securities	0 0 0 4		6,691,649	6,687,568
002, 01 (except 010 and part 019), 020, 028, 050, 052, 06 (except 060 and 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductible items (SSKR - SS code 1 (without code 17), code 70 and parts of codes 71 and 74) and parts of accounts 009, 029, 059, 089, 199, 299	Loans and receivables from banks and other financial organisations	0 0 0 5		5,440,347	9,915,059
01 (except 010 and part 019), 020, 028, 06 (except 060 and 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deduction items (SSKR - SS code 17 and all other codes except code 70 and parts of codes 71 and 74) and parts of accounts, 029, 089, 199, 299	Loans and receivables from clients	0 0 0 6		12,563,697	10,302,273
123 и 223	Change in fair value of hedged items	0 0 0 7		0	0
126 и 226	Receivables under hedging derivatives	0 0 0 8		0	0
130, 131, 230, 231 part 139 and part 239	Investments in associated companies and joint ventures	0 0 0 9		0	0
132, 232, part 139 and part 239	Investments into subsidiaries	0 0 1 0		0	0
33	Intangible investments	0 0 1 1		161,715	164,404
34	Property, plant and equipment	0 0 1 2		1,045,085	1,073,592
35	Investment property	0 0 1 3		195,190	195,190
034 and part 039	Current tax assets	0 0 1 4		66,118	0
37	Deferred tax assets	0 0 1 5		0	0
36	Non-current assets held for sale and discontinued operations	0 0 1 6		0	0
021, 022, 024, 027, 03 (except 034 and 039), 081, 082, 084, 087, 09, 134, 192, 194, 195, 234, 292, 294, 295, 30, 38 and parts of account 029, 089, 139, 199, 239 and 299	Other assets	0 0 1 7		292,296	355,148
TOTAL ASSETS (from 0001 to 0017)		0 0 1 8		33,589,505	33,391,248

Group of accounts, account	ITEM	ADP code				Note	Current year amount	Previous year amount
							30.06.2026	31.12.2025
1	2	3				4	5	6
	LIABILITIES AND EQUITY							
	LIABILITIES							
411 и 511	Liabilities under derivatives	0	4	0	1		0	0
part of 40, part of 420, part of 421, part of 490, part of 50, part of 520, part of 521, part of 590, part of 193 and part of 293 as deductible items (SSKR – SS code 1 (without code 17), code 70 and parts of codes 71 and 74)	Deposits and other liabilities to banks, other financial organisations and central bank	0	4	0	2		460,597	252,721
40, 420, 421, 490, 50, 520, 521, 590, part 193 and part 293 as deduction items (SSKR - SS code 17 and all other codes, except code 70 and parts of codes 71 and 74)	Deposits and other financial liabilities to client	0	4	0	3		26,365,757	25,604,529
417 и 517	Liabilities under hedging derivatives	0	4	0	4		0	0
418 и 518	Change in fair value of hedged items	0	4	0	5		0	0
410, 412, 415, 423, 496, 510, 512, 515, 523, 596 and 127 and 227 as deductible items	Liabilities under securities	0	4	0	6		0	0
424, 425, 482, 497, 524, 525, 582, 597, part 193 and part 293 as deductible items	Subordinated liabilities	0	4	0	7		0	0
450,451, 452, 453 и 454	Provisions	0	4	0	8		158,457	393,317
46	Liabilities under assets held for sale and discontinued operations	0	4	0	9		0	0
455	Current tax liabilities	0	4	1	0		0	89,784
47	Deferred tax liabilities	0	4	1	1		31,102	31,102
426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 и 595	Other liabilities	0	4	1	2		663,845	756,655
TOTAL LIABILITIES (from 0401 to 0412)		0	4	1	3		27,679,758	27,128,108
	EQUITY							
80	Share capital	0	4	1	4		3,065,958	3,065,958
128	Own shares	0	4	1	5		0	0
83	Profit	0	4	1	6		667,129	1,706,942
84	Loss	0	4	1	7		0	0
81 and 82 - balance of payments	Reserves	0	4	1	8		2,176,660	1,490,240
81 and 82 - debt balance	Unrealized losses	0	4	1	9		0	0
Non-controlling participation		0	4	2	0		0	0
TOTAL CAPITAL								
(0414 - 0415 + 0416 - 0417 + 0418 - 0419 ≥ 0)		0	4	2	1		5,909,747	6,263,140
TOTAL CAPITAL SHORTFALL								
(0414 - 0415 + 0416 - 0417 + 0418 - 0419) < 0		0	4	2	2		0	0
TOTAL LIABILITIES AND EQUITY (0413 + 0421 - 0422)		0	4	2	3		33,589,505	33,391,248