



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

INCOME STATEMENT
from 1.1.2026 to 30.06.2026

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Note	Current year amount 30.06.2026	Previous year amount 30.06.2025
1	2	3	4	5	6
70	Interest income	1001		683,311	693,789
60	Interest expenses	1002		161,412	165,065
	Net interest gains (1001 - 1002)	1003		521,899	528,724
	Net interest losses (1002 - 1001)	1004		0	0
71	Income from fees and commissions	1005		1,274,582	1,854,735
61	Expenses on fees and commissions	1006		112,603	257,132
	Net gains from fees and commissions (1005 - 1006)	1007		1,161,979	1,597,603
	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		30,939	61,216
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	61,939
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		59,112	0
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		4,875	5,503
TOTAL NET OPERATING INCOME					
(1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016)		1026		1,598,702	2,132,553
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 30.06.2026	Previous year amount 30.06.2025
1	2	3	4	5	6
63, 655 - 755	Salaries, salary compensations and other personal expenses	1028		470,126	520,141
642	Depreciation costs	1029		126,278	104,655
752, 753, 761, 762, 767, 768, 773	Other income	1030		33,535	20,776
64 (except 642) 652, 653, 661, 662, 667, 668,673	Other expenses	1031		368,704	360,249
PROFIT BEFORE TAXATION		1032		667,129	1,168,284
(1026 - 1027 - 1028 - 1029 + 1030 – 1031) ≥ 0					
LOSS BEFORE TAXATION		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
PROFIT AFTER TAXATION		1037		667,129	1,168,284
(1032 - 1033 - 1034 + 1035 - 1036) ≥ 0					
LOSS AFTER TAXATION		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
PERIOD RESULT - PROFIT		1041		667,129	1,168,284
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			