



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

INCOME STATEMENT

from 1.1.2025 to 31.12.2025

(in RSD thousand)

Group of accounts, account	ITEM	ADP code	Note	Current year amount 31.12.2025	Previous year amount 31.12.2024
1	2	3	4	5	6
70	Interest income	1001		1.381.816	1.373.150
60	Interest expenses	1002		323.206	331.261
Net interest gains (1001 - 1002)		1003		1.058.610	1.041.889
Net interest losses (1002 - 1001)		1004		0	0
71	Income from fees and commissions	1005		3.281.035	3.268.919
61	Expenses on fees and commissions	1006		408.436	434.752
Net gains from fees and commissions (1005 - 1006)		1007		2.872.599	2.834.167
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		86.165	106.367
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		63.427	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		0	111.978
726 - 626	Net gains from derecognition of the financial instruments recognized at amortised cost	1021		9.019	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		12.183	23.902
<b>TOTAL NET OPERATING INCOME</b> (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016)		1026		3.929.673	3.681.613
<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 31.12.2025	Previous year amount 31.12.2024
1	2	3	4	5	6
63, 655 - 755	Salaries, salary compensations and other personal expenses	1028		1.060.917	991.895
642	Depreciation costs	1029		213.860	164.182
752, 753, 761, 762, 767, 768, 773	Other income	1030		33.654	34.423
64 (except 642) 652, 653, 661, 662, 667, 668, 673	Other expenses	1031		742.206	749.770
<b>PROFIT BEFORE TAXATION</b>		1032		1.946.344	1.810.189
$(1026 - 1027 - 1028 - 1029 + 1030 - 1031) \geq 0$					
<b>LOSS BEFORE TAXATION</b>		1033		0	0
$(1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0$					
850	Profit tax	1034		235.242	160.435
861	Gains from deferred taxes	1035		0	10.197
860	Losses on deferred taxes	1036		4.160	0
<b>PROFIT AFTER TAXATION</b>		1037		1.706.942	1.659.951
$(1032 - 1033 - 1034 + 1035 - 1036) \geq 0$					
<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		1.706.942	1.659.951
<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			