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| 07534183             | 6419           |
| Registration number: | Activity Code: |

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| 100003148 |
| TIN       |

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| Name: "ADRIATIC BANK" A.D.                  |
| Head office: Dalmatinska 22, 11000 Belgrade |

## INCOME STATEMENT

01.01.2023-30.09.2023

| Group account, account  | Item  | ADP code | Number of notes | Current year | Previous year |
|---|---|----------|-----------------|--------------|---------------|
| 1   | 2   | 3        | 4               | 5            | 6             |
| 70  | Interest income   | 1001     |                 | 581.571      | 406.262       |
| 60  | Interest expenses   | 1002     |                 | 156.575      | 123.537       |
|   | Net interest gains (1001 - 1002)  | 1003     |                 | 424.996      | 282.725       |
|   | Net interest losses (1002 - 1001)   | 1004     |                 | 0            | 0             |
| 71  | Income from fees and commissions  | 1005     |                 | 512.680      | 370.414       |
| 61  | Expenses on fees and commissions  | 1006     |                 | 24.722       | 19.522        |
|   | Net gains from fees and commissions (1005 - 1006)   | 1007     |                 | 487.958      | 350.892       |
|   | Net losses on fees and commissions (1006 - 1005)  | 1008     |                 | 0            | 0             |
| 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            | 5.565         |
| 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            | 1.067         |
| 78 - 68   | Net exchange rate gains and gains from agreed currency clause   | 1017     |                 | 273.514      | 0             |
| 68 - 78   | Net exchange rate losses and losses on agreed currency clause   | 1018     |                 | 0            | 43.292        |
| 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     |                 | 88.535       | 25.347        |
| 726 - 626   | Net gains from derecognition of the financial instruments recognized at amortised cost                            | 1021     |                 | 0            | 101           |
| 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     |                 | 429          | 0             |
| 623 - 723   | Net losses on derecognition of investments in associated companies and joint ventures                             | 1024     |                 | 0            | 0             |
| 74, 766   | Other operating income  | 1025     |                 | 12.732       | 21.977        |
| <b>TOTAL NET OPERATING INCOME</b><br>(1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0   |   | 1026     |                 | 1.111.094    | 591.554       |
| <b>TOTAL NET OPERATING EXPENSES</b><br>(1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) < 0 |   | 1027     |                 | 0            | 0             |
| 63, 655 - 755   | Salaries, salary compensations and other personal expenses  | 1028     |                 | 314.902      | 235.266       |
| 642   | Depreciation costs  | 1029     |                 | 66.159       | 51.690        |
| 752, 753, 761, 762, 767, 768, 773   | Other income  | 1030     |                 | 71.683       | 15.848        |
| 64 (осим 642) 652, 653, 661, 662, 667, 668, 673   | Other expenses  | 1031     |                 | 355.754      | 271.842       |
| <b>PROFIT BEFORE TAXATION (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0</b>   |   | 1032     |                 | 445.962      | 48.604        |
| <b>LOSS BEFORE TAXATION (1026 - 1027 - 1028 - 1029 + 1030 - 1031) &lt; 0</b>  |   | 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             |
| <b>PROFIT AFTER TAXATION (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0</b>   |   | 1037     |                 | 445.962      | 48.604        |
| <b>LOSS AFTER TAXATION (1032 - 1033 - 1034 + 1035 - 1036) &lt; 0</b>  |   | 1038     |                 | 0            | 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 (1037 - 1038 + 1039 - 1040) ≥ 0</b>   |   | 1041     |                 | 445.962      | 48.604        |
| <b>RESULT OF PERIOD - LOSS (1037 - 1038 + 1039 - 1040) &lt; 0</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     |                 | 0            | 0             |
| <b>EARNINGS PER SHARE</b>   |   |          |                 | 0            | 0             |
|   | Basic earnings per share (in dinars, without paras)   | 1047     |                 | 0            | 0             |
|   | Diluted earnings per share (in dinars, without paras)   | 1048     |                 | 0            | 0             |