

INCOME STATEMENT
 in the period from 01.01. to 31.12.2025

(RSD thousand)

Group of accounts, account	ITEM	ADP code		Note number	01.01.-31.12.2025	01.01.-31.12.2024
1	2	3	4	5	6	
70	Interest income	1	0	0	7.465.210	7.668.371
60	Interest expenses	1	0	0	2.187.171	2.361.967
Net interest income (1001 - 1002)		1	0	0	5.278.039	5.306.404
Net interest expenses (1002 - 1001)		1	0	0	0	0
71	Fee and commission income	1	0	0	3.285.762	2.940.397
61	Fee and commission expenses	1	0	0	1.075.102	944.909
Net fee and commission income (1005-1006)		1	0	0	2.210.660	1.995.488
Net fee and commission expenses (1006-1005)		1	0	0	0	0
774 - 674 + 776 - 676 + 777 - 677	Net profit from the change in fair value of financial instruments	1	0	0	0	32.894
674 - 774 + 676 - 776 + 777 - 777	Net losses on change in fair value of financial instruments	1	0	1	0	0
727 + 728 - 627 - 628	Net gain from reclassification of financial instruments	1	0	1	1	0
627 + 628 - 727 - 728	Net loss from reclassification of financial instruments	1	0	1	2	0
720 - 620 + 721 - 621	Net gain from derecognition of financial instruments measured at fair value	1	0	1	3	44
620 - 720 + 621 - 721	Net loss from derecognition of financial instruments measured at fair value	1	0	1	4	0
775 - 675 + 770 - 670	Net gains from hedging	1	0	1	5	0
675 - 775 + 670 - 770	Net losses on hedging	1	0	1	6	0
78 - 68	Net exchange rate gains and contracted currency clause effects	1	0	1	7	64.533
68 - 78	Net exchange rate losses and contracted currency clause effects	1	0	1	8	0
750 - 650 + 751 - 651 + 756 - 656 + 760 - 660 + 729 - 629	Net income from impairment of financial assets not measured at fair value through income statement	1	0	1	9	0
650 - 750 + 651 - 751 + 656 - 756 + 660 - 660 + 629 - 729	Net expenses from impairment of financial assets not measured at fair value through income statement	1	0	2	0	335.338
726 - 626	Net gains from derecognition of financial instruments measured at amortised cost	1	0	2	1	0
626 - 726	Net loss from derecognition of financial instruments measured at amortised cost	1	0	2	2	0
723 - 623	Net gains from derecognition of investments in associated undertakings and joint ventures	1	0	2	3	0
623 - 723	Net loss from derecognition of investments in associated undertakings and joint ventures	1	0	2	4	0
74, 766	Other operating income	1	0	2	5	85.001
TOTAL NET OPERATING INCOME					7.300.498	6.929.477
(1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0		1	0	2	6	
TOTAL NET OPERATING EXPENSES					0	0
(1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) < 0		1	0	2	7	
63, 655 - 755	Salaries, salary compensations and other personal expenses	1	0	2	8	2.778.432
642	Depreciation costs	1	0	2	9	836.399
752, 753, 761, 762, 767, 768, 773	Other income	1	0	3	0	32.734
64 (except 642) 652, 653, 661, 662, 667, 668, 673	Other expenses	1	0	3	1	1.560.734
PROFIT BEFORE TAX		1	0	3	2	2.157.667
(1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0						2.556.567
LOSSES BEFORE TAX		1	0	3	3	0
(1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0						0
850	Profit tax	1	0	3	4	191.212
861	Gains from deferred taxes	1	0	3	5	6.278
860	Losses on deferred taxes	1	0	3	6	0
PROFIT AFTER TAX		1	0	3	7	1.972.733
(1032 - 1033 - 1034 + 1035 - 1036) ≥ 0						2.351.217
LOSSES AFTER TAX		1	0	3	8	0
(1032 - 1033 - 1034 + 1035 - 1036) < 0						0
769 - 669	Net profit from discontinued operations	1	0	3	9	0
669 - 769	Net losses on discontinued operations	1	0	4	0	0
COMPREHENSIVE INCOME FOR THE PERIOD – GAINS (1037 - 1038 + 1039 - 1040) ≥ 0		1	0	4	1	1.972.733
COMPREHENSIVE INCOME FOR THE PERIOD – LOSS (1037 - 1038 + 1039 - 1040) < 0		1	0	4	2	0
	Profit belonging to a parent entity	1	0	4	3	
	Profit belonging to non-controlling owners	1	0	4	4	
	Losses belonging to a parent entity	1	0	4	5	
	Losses belonging to non-controlling owners	1	0	4	6	
EARNINGS PER SHARE						
	Basic earnings per share (in dinars, without paras)	1	0	4	7	
	Diluted earnings per share (in dinars, without paras)	1	0	4	8	