JAVNO

AikBank ad Beograd

INCOME STATEMENT
for the period 01.01.2026 - 30.06.2026

in RSD thousand

	Item	30.06.2026
I.a	Interest income	18,405,911
I.b	Interest expenses	7,950,226
I.1	Net interest gains (1001 - 1002)	10,455,685
I.2	Net interest losses (1002 - 1001)	0
II.a	Income from fees and commissions	4,411,751
II.b	Expenses on fees and commissions	1,091,664
II.1	Net gains from fees and commissions (1005 - 1006)	3,320,087
II.2	Net losses on fees and and commissions (1006 - 1005)	0
III.1	Net gains from change in fair value of financial instruments	0
III.2	Net losses from change in fair value of financial instruments	25,448
IV.1	Net gains from reclassification of financial instruments	0
IV.2	Net losses from reclassification of financial instruments	0
V.1	Net gains from derecognition of the financial instruments recognized at fair value	479,986
V.2	Net losses from derecognition of the financial instruments recognized at fair value	0
VI.1	Net gains from hedging	0
VI.2	Net losses from hedging	0
VII.1	Net exchange rate gains and gains from agreed currency clause	0
VII.2	Net exchange rate losses and losses on agreed currency clause	132,832
VIII.1	Net income from reduction in impairment of financial assets not recognised at fair value through incom	0
VIII.2	Net expenses from reduction in impairment of financial assets not recognised at fair value through inco	1,219,078
IX.1	Net gains from derecognition of the financial instruments recognized at amortised cost	52,080
IX.2	Net lisses from derecognition of the financial instruments recognized at amortised cost	0
X.1	Net gains from derecognition of investments in associated companies and joint ventures	0
X.2	Net losses from derecognition of investments in associated companies and joint ventures	0
XI	Other operating income	587,952
XII.1	**NET OPERATING INCOME (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0**	**13,518,432**
XII.2	**NET OPERATING EXPENSES (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) < 0**	**0**
XIII	Salaries, salary compensations and other personal expenses	3,632,037
XIV	Depreciation costs	1,061,009
XV.1	Other income	522,871
XV.2	Other expenses	4,213,925
XVI.1	**PROFIT BEFORE TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0**	**5,134,332**
XVI.2	**LOSSES BEFORE TAX ((1032 - 1033 - 1034 + 1035 - 1036) < 0**	0
XVII	Profit tax	564,904
XVIII.1	Gains from deferred taxes	0
XVIII.2	Losses on deferred taxes	0
XIX.1	**PROFIT AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0**	**4,569,428**
XIX.2	**LOSSES AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) < 0**	**0**
XX.1	Net profit from discontinued operations	0
XX.2	Net losses on discontinued operations	0
XXI.1	**RESULT FOR THE PERIOD – PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0**	**4,569,428**
XXI.2	**RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0**	0