

AikBank ad Beograd

INCOME STATEMENT
for the period 01.01.2025 - 31.12.2025

in RSD thousand

Item	31.12.2025	31.12.2024
I.a Interest income	33,684,881	24,044,439
I.b Interest expenses	13,265,613	9,314,284
I.1 Net interest gains (1001 - 1002)	20,419,268	14,730,155
I.2 Net interest losses (1002 - 1001)	0	0
II.a Income from fees and commissions	8,055,374	5,209,877
II.b Expenses on fees and commissions	2,127,650	1,741,320
II.1 Net gains from fees and commissions (1005 - 1006)	5,927,724	3,468,557
II.2 Net losses on fees and and commissions (1006 - 1005)	0	0
III.1 Net gains from change in fair value of financial instruments	0	258,762
III.2 Net losses from change in fair value of financial instruments	195,886	0
IV.1 Net gains from reclassification of financial instruments	0	0
IV.2 Net losses from reclassification of financial instruments	0	0
V.1 Net gains from derecognition of the financial instruments recognized at fair value	439,392	38,179
V.2 Net losses from derecognition of the financial instruments recognized at fair value	0	0
VI.1 Net gains from hedging	0	0
VI.2 Net losses from hedging	0	0
VII.1 Net exchange rate gains and gains from agreed currency clause	273,044	0
VII.2 Net exchange rate losses and losses on agreed currency clause	0	245,163
VIII.1 Net income from reduction in impairment of financial assets not recognised at fair value through income s	0	0
VIII.2 Net expenses from reduction in impairment of financial assets not recognised at fair value through incom	921,325	550,849
IX.1 Net gains from derecognition of the financial instruments recognized at amortised cost	0	112,168
IX.2 Net lisses from derecognition of the financial instruments recognized at amortised cost	0	0
X.1 Net gains from derecognition of investments in associated companies and joint ventures	0	0
X.2 Net losses from derecognition of investments in associated companies and joint ventures	0	0
XI Other operating income	1,144,476	2,397,207
NET OPERATING INCOME		
XII.1 (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0	27,086,693	20,209,016
NET OPERATING EXPENSES		
XII.2 (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) < 0	0	0
XIII Salaries, salary compensations and other personal expenses	6,878,896	4,353,979
XIV Depreciation costs	1,901,502	922,356
XV.1 Other income	6,644,253	743,687
XV.2 Other expenses	8,445,776	5,762,616
PROFIT BEFORE TAX		
XVI.1 (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	16,504,772	9,913,752
LOSSES BEFORE TAX		
XVI.2 ((1032 - 1033 - 1034 + 1035 - 1036) < 0	0	0
XVII Profit tax	1,876,230	711,934
XVIII.1 Gains from deferred taxes	0	119,860
XVIII.2 Losses on deferred taxes	143,273	89,289
PROFIT AFTER TAX		
XIX.1 (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0	14,485,269	9,232,389
LOSSES AFTER TAX		
XIX.2 (1029 - 1030 - 1031 + 1032 - 1033) < 0	0	0
XX.1 Net profit from discontinued operations	0	0
XX.2 Net losses on discontinued operations	0	0
RESULT FOR THE PERIOD – PROFIT		
XXI.1 (1037 - 1038 + 1039 - 1040) ≥ 0	14,485,269	9,232,389
RESULT FOR THE PERIOD – LOSSES		
XXI.2 (1037 - 1038 + 1039 - 1040) < 0	0	0