AikBank ad Beograd

INCOME STATEMENT
for the period 01.01.2025 - 30.06.2025

in RSD thousand

	Item	30.06.2025	30.06.2024
I.a	Interest income	15,299,421	11,925,994
I.b	Interest expenses	6,013,200	4,841,513
I.1	**Net interest gains (1001 - 1002)**	9,286,221	7,084,481
I.2	**Net interest losses (1002 - 1001)**	0	0
II.a	Income from fees and commissions	3,453,906	2,304,597
II.b	Expenses on fees and commissions	1,110,892	797,627
II.1	**Net gains from fees and commissions (1005 - 1006)**	2,343,014	1,506,970
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	0
III.2	Net losses from change in fair value of financial instruments	343,294	14,079
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	0	3,788
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	346,029	30,061
VII.2	Net exchange rate losses and losses on agreed currency clause	0	0
VIII.1	Net income from reduction in impairment of financial assets not recognised at fair value through income	0	391,336
VIII.2	Net expenses from reduction in impairment of financial assets not recognised at fair value through incom	517,480	0
IX.1	Net gains from derecognition of the financial instruments recognized at amortised cost	0	81,875
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	359,485	2,052,811
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	11,473,975	11,137,243
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	0
XIII	Salaries, salary compensations and other personal expenses	3,027,372	1,834,425
XIV	**Depreciation costs**	836,449	434,483
XV.1	Other income	7,351,416	412,422
XV.2	**Other expenses**	5,055,082	2,364,884
XVI.1	PROFIT BEFORE TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	**9,906,488**	**6,915,873**
XVI.2	LOSSES BEFORE TAX ((1032 - 1033 - 1034 + 1035 - 1036) < 0	0	0
XVII	Profit tax	0	0
XVIII.1	**Gains from deferred taxes**	0	0
XVIII.2	**Losses on deferred taxes**	0	0
XIX.1	**PROFIT AFTER TAX** **(1029 - 1030 - 1031 + 1032 - 1033) ≥ 0**	**9,906,488**	**6,915,873**
XIX.2	LOSSES AFTER TAX (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
XXI.1	**RESULT FOR THE PERIOD – PROFIT** **(1037 - 1038 + 1039 - 1040) ≥ 0**	**9,906,488**	**6,915,873**
XXI.2	RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0	0	0