AikBank ad Beograd

INCOME STATEMENT
for the period 01.01.2025 - 30.09.2025

in RSD thousand

	Item	30.09.2025	30.09.2024
I.a	Interest income	24,353,060	18,042,138
I.b	Interest expenses	9,546,261	7,035,578
I.1	Net interest gains (1001 - 1002)	14,806,799	11,006,560
I.2	Net interest losses (1002 - 1001)	0	0
II.a	Income from fees and commissions	5,773,594	3,811,663
II.b	Expenses on fees and commissions	1,800,017	1,333,894
II.1	Net gains from fees and commissions (1005 - 1006)	3,973,577	2,477,769
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	290,996	75,988
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	360,980	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	356,565	57,314
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 incom	0	140,064
VIII.2	Net expenses from reduction in impairment of financial assets not recognised at fair value through incc	1,262,827	0
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	770,486	2,202,031
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**	**18,714,584**	**15,923,706**
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	4,871,036	2,784,402
XIV	Depreciation costs	1,397,080	667,317
XV.1	Other income	7,592,209	492,229
XV.2	Other expenses	7,166,119	3,668,061
XVI.1	**PROFIT BEFORE TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0**	**12,872,558**	**9,296,155**
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	3,509
XIX.1	**PROFIT AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0**	**12,872,558**	**9,292,646**
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**	**12,872,558**	**9,292,646**
XXI.2	**RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0**	0	0