

ID number 20439866
VAT no 105701111
Activity code 6419
Name API bank a.d.
Address Bulevar Vojvode Bojovića 6-8, Beograd

INCOME STATEMENT for the period 01.01.2026-30.06.2026

		in RSD thousand
ITEM		Current year
I.a	Interest income	549,557
I.b	Interest expenses	160,727
I.1	Net interest gains (I.a-I.b)	388,830
I.2	Net interest losses (I.b.- I.a.)	0
II.a	Income from fees and commissions	1,258,578
II.b	Expenses on fees and commissions	211,366
II.1	Net gains from fees and commissions (II.a- II.b)	1,047,212
II.2	Net losses on fees and commissions (II.b -II.a)	0
III.1	Net gains from change in fair value of financial instruments	0
III.2	Net losses on change in fair value of financial instruments	0
IV.1	Net losses on change in fair value of financial instruments	0
IV.2	Net losses on reclassification of financial instruments	0
V.1	Net gains from derecognition of the financial instruments measured at fair value	0
V.2	Net losses on derecognition of the financial instruments measured at fair value	0
VI.1	Net gains from hedging	0
VI.2	Net losses on 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	1,292
VIII.1	Net income from reduction in impairment of financial assets not measured at fair value through income statement	0
VIII.2	Net expenses on impairment of financial assets not measured at fair value through income statement	25,968
IX.1	Net gains from derecognition of the financial instruments measured at amortised cost	18,824
IX.2	Net losses on derecognition of the financial instruments measured at amortised cost	0
X.1	Net losses on derecognition of the financial instruments measured at amortised cost	0
X.2	Net losses on derecognition of investments in associated companies and joint ventures	0
XI	Other operating income	5,827
	TOTAL NET OPERATING INCOME (I.1-I.2+II.1-II.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VI.2+VII.1-VII.2+VIII.1-VIII.2+IX.1-IX.2+X.1-X.2+XI)>=0	1,433,433
	TOTAL NET OPERATING EXPENSES (I.1-I.2+II.1-II.2+III.1-III.2+IV.1-IV.2+V.1-V.2+VI.1-VI.2+VII.1-VII.2+VIII.1-VIII.2+IX.1-IX.2+X.1-X.2+XI)<0	0
XII.1	Salaries, salary compensations and other personal expenses	210,427
XIV	Depreciation costs	49,968
XV.1	Other income	17,375
XV.2	Other expenses	169,424
XVI.1	PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)>=0	1,020,987
XVI.2	LOSSES BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2)<0	0
XVII	Profit tax	0
XVIII.1	Gains from deferred taxes	0
XVIII.2	Losses on deferred taxes	0
XIX.1	PROFIT AFTER TAX (XVI.1-XVI.2-XVII-XVIII.1-XVIII.2)>=0	1,020,987
XIX.2	LOSSES AFTER TAX (XVI.1-XVI.2-XVII-XVIII.1-XVIII.2)<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 (XIX.1-XIX.2+XX.1-XX.2)>=0	1,020,987
XXI.1	RESULT FOR THE PERIOD – LOSSES (XIX.1-XIX.2+XX.1-XX.2)<0	0

in Belgrade

Person responsible for preparing the report
Nataša Đoković

The legal representative of the Bank
Valentina Keiša