Mirabank Belgrade **Annex 11**

Form BU

Income statement of bank

in the period from 01.01. to 30.06.2026.

(in RSD thousand)

Postition		Amount
I.a	Interest income	242,111
I.b	Interest expenses	31,290
I.1	**Net interest income (I.a - I.b)**	**210,821**
I.2	**Net interest expenses (I.b - I.a)**	-
II.a	Fee and commission income	25,076
II.b	Fee and commission expenses	6,662
II.1	**Net fee and commission income (II.a - II.b)**	**18,414**
II.2	**Net fee and commission expenses (II.b - II.a)**	-
III.1	Net profit from changes in fair value of financial instruments	10,786
III.2	Net loss from changes in fair value of financial instruments	-
IV.1	Net profit based on the reclassification of financial instrument	-
IV.2	Net loss based on the reclassification of financial instrument	-
V.1	Net profit arising from derecognition of financial instruments measured at fair value	-
V.2	Net loss arising from derecognition of financial instruments measured at fair value	-
VI.1	Net profit from hedging	-
VI.2	Net loss from hedging	-
VII.1	Net income on foreign exchange rate and FX contracts	-
VII.2	Net expenses on foreign exchange rate and FX contracts	304
VIII.1	Net income arising from impairment of financial assets not carried at fair value through profit or loss	2,057
VIII.2	Net expenses arising from impairment of financial assets not carried at fair value through profit or loss	-
IX 1	Net profit on derecognition of financial instruments carried at amortized cost	-
IX 2	Net loss on derecognition of financial instruments carried at amortized cost	-
X.1	Net profit based on derecognition of investment in associates and joint ventures	-
X.2	Net loss based on derecognition of investment in associates and joint ventures	-
XI	Other operating income	-
XII.1	**TOTAL 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**	**241,774**
XII.2	**TOTAL OPERATING LOSS (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**	**-**
XIII	Salaries, wages and other personal expenses	129,485
XIV	Depreciation expenses	27,953
XV.1	Other income	62
XV.2	Other expenses	83,591
XVI.1	**PROFIT BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2) ≥ 0**	**807**
XVI.2	**LOSS BEFORE TAX (XII.1-XII.2-XIII-XIV+XV.1-XV.2) < 0**	**-**
XVII	Income tax	-
XVIII.1	Profit from deferred tax assets and liabilities	-
XVIII.2	Loss from deferred tax assets and liabilities	-
XIX.1	**PROFIT AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2)≥ 0**	**807**
XIX.2	**LOSS AFTER TAX (XVI.1-XVI.2-XVII+XVIII.1-XVIII.2) < 0**	**-**
XX.1	Net profit from discontinued operations	-
XX.2	Net loss from discontinued operations	-
XXI.1	**PROFIT FOR THE PERIOD (XIX.1-XIX.2+XX.1-XX.2)≥ 0**	**807**
XXI.2	**LOSS FOR THE PERIOD (XIX.1-XIX.2+XX.1-XX.2) < 0**	**-**

In ___________________, ______20__