

## UniCredit Bank Serbia JSC, Belgrade, Rajiceva 27-29 (business name and seat of the bank)

## INCOME STATEMENT from 01.01. to 31.12.2023.

60 Inte  Net  71 Incc 61 Exp  Net (10  774 - 674 + 776 - 676 + 777 - 677  674 - 774 - 677 - 777  727 + 728 - 627 - Net 627 - 628 - 727 - Net 628 - 727 - Net 621 - Net 631 - Net 632 - 720 + 621 - Net 633 - Net 645 - 775 - 675 - 770 - Net 675 - 775 - 675 - 770 - Net	ITEM  2 Interest income Interest expenses Interest gains (1001-1002) Interest losses (1002-1001) Interest losses (1002-1001) Income from fees and commissions Interest gains from fees and commissions Interest losses on fees and commissions Interest expense in fair value of figuration statements Interest income losses in fair value of figuration statements Interest expenses	1 1 1	0 0 0	0	1 2	01.01 31.12.2023. 5 35.148.810 10.682.092	01.01 31.12.2022. 6 19.149.083
70 Inte 60 Inte Net 71 Incc 61 Exp Net (10) 774 - 674 + 776 - 676 + 777 - 677 674 - 677 - 777 727 + 728 - 627 - 628 - 627 - 728 720 - 620 + 721 - 621 - 728 720 - 620 + 721 - 621 - 728 720 - 620 + 721 - 621 - 728 720 - 627 + 628 720 - 620 - 720 - 621 - 821 725 - 675 + 770 - 670 - 775 - 675 + 770 - 675 - 775 + 670 - Net	et interest income  et interest expenses  et interest gains (1001-1002)  et interest losses (1002-1001)  come from fees and commissions  xpenses on fees and commissions  et gains from fees and commissions  1005-1006)  et losses on fees and commissions  006 - 1005)	1 1 1	0 0 0	0	2	35.148.810	19.149.083
60 Inte  Net  Net  71 Incc  61 Exp  Net  (10)  774 - 674 + 776 - 676 + 777 - 677  674 - 774 + 676 - 776 + 677 - 777  727 + 728 - 627 - 628 - 727 - 728  720 - 620 + 721 - 621 Net 621 - 720 + 621 - 721 Net 621 - 720 + 621 - 725 - 675 + 770 - 670  675 - 775 + 670 - Net	et interest expenses  et interest gains (1001-1002)  et interest losses (1002-1001)  come from fees and commissions  xpenses on fees and commissions  et gains from fees and commissions  1005-1006)  et losses on fees and commissions  006 - 1005)	1 1 1	0	0	2	Avenue and a second	
Net Net Net Net Net T1 Incc 61 Exp Net (100 Net (100 Net (100 T74 - 674 + 776 - 676 + 777 - 677 Net 674 - 774 + 676 - 776 + 677 - 777 727 + 728 - 627 - 628 627 + 628 - 727 - 728 720 - 620 + 721 - 621 620 - 720 + 621 - 181 775 - 675 + 770 - 181 Net 670 075 - 775 + 670 - Net Net 775 - 675 + 770 - Net 775 - 775 + 670 - Net	et interest gains (1001-1002)  et interest losses (1002-1001)  come from fees and commissions  xpenses on fees and commissions  et gains from fees and commissions  1005-1006)  et losses on fees and commissions  006 - 1005)	1	0	H	$\vdash$	10.682.092	
Net 71 Incc 61 Exp Net (10) 774 - 674 + 776 - 676 + 777 - 677 674 - 677 - 777 727 + 728 - 627 - 628 627 + 628 - 727 - 728 720 - 620 + 721 - 621 Net 621 - 720 + 621 - 621 Net 775 - 675 + 770 - 676 - 775 + 670 - Net 775 - 675 + 770 - Net 775 - 775 + 670 - Net	et interest losses (1002-1001)  come from fees and commissions  xpenses on fees and commissions et gains from fees and commissions 1005-1006) et losses on fees and commissions 006 - 1005)	1	0	0			
71 Incc 61 Exp  Net (10 Net (10) 774 - 674 + 776 - 676 - 777 - 677 - 777  674 - 774 - 667 - 777  727 + 728 - 627 - Net 627 + 628 - 727 - Net 621 - 620 - 720 + 621 - Net 621 - 676 - 775 - 675 + 770 - Net 670 675 - 775 + 670 - Net	xpenses on fees and commissions  xpenses on fees and commissions et gains from fees and commissions 1005-1006) et losses on fees and commissions 006 - 1005)	1	+	1		24.466.718	15.237.94
61 Exp Net (10) 774 - 674 + 776 - 676 + 777 - 677 Net 674 - 774 - 676 - 776 + 677 - 777 727 + 728 - 627 Net 627 - 628 727 Net 621 Net 620 - 720 + 621 Net 721 fair 775 - 675 + 770 Net 670 Net 670 - 775 + 670 Net	et gains from fees and commissions et gains from fees and commissions 1005-1006) et losses on fees and commissions 006 - 1005)	+	10	L	-	0	,
Net (100 Net	et gains from fees and commissions 1005-1006) et losses on fees and commissions 006 - 1005)	1	0	0	5	12.027.696	11.253.116
(10 Net (100)  774 - 674 + 776 - 676 + 777 - 677  674 - 774 + 676 - 776 + 677 - 777  727 + 728 - 627 - 628  627 + 628 - 727 - 728  720 - 620 + 721 - Net 621 - Net 621 - 620 - 720 + 621 - Net 721  775 - 675 + 770 - Net 725 - 775 - 675 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - 675 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - 675 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - 675 - 775 - Net 75 - 775 - 675 - 775 - 775 - 775 - 775 - 775 - 775 - 775 - 775 - 775 - 775 - 775 - 775 - 775 - 775 - 775 - 775 - 775	1005-1006) et losses on fees and commissions 006 - 1005)		0	0	6	3.923.385	3.947.27
(100) 774 - 674 + 776 - 676 + 777 - 677  674 - 774 + 676 - 776 + 677 - 777  727 + 728 - 627 - Net 628 - 727 - Net 720 - 620 + 721 - fair 620 - 720 + 621 - Net 721 - 675 - 775 - 675 + 770 - Net 675 - 775 + 670 - Net	006 - 1005)	1	0	0	7	8.104.311	7.305.84
676 + 777 - 677 Net 674 - 774 + 676 - 776 + 677 - 777 Net 727 + 728 - 627 - 628 - 727 - 728 Net 720 - 620 + 721 - 621 Net 620 - 720 + 621 Net 721 - 775 - 675 + 770 - 675 - 775 + 670 Net Net	et gains from change in fair value of Formaid instrument	1	0	0	8	0	(
776 + 677 - 777 Net 727 + 728 - 627 - 628 627 + 628 - 727 - 728 720 - 620 + 721 - 720 621 620 - 720 + 621 - 720 775 - 675 + 770 - 670 675 - 775 + 670 - Net	et gains from change in fair value of financial instruments	1	0	0	9	112.762	688.600
628 Net 627 + 628 - 727 - 728 Net 720 - 620 + 721 - 621 Net 620 - 720 + 621 - 775 - 675 + 770 - 670 Net 675 - 775 + 670 - Net	et losses on change in fair value of financial instruments	1	0	1	0	0	(
627 + 628 - 727 - Net 720 - 620 + 721 - Net 621 - Gair 620 - 720 + 621 - Net 721 - Gair 775 - 675 + 770 - Net 675 - 775 + 670 - Net	et gains from reclassification of financial instruments	1	0	1	1	0	(
720 - 620 + 721 - Net 621 - 720 + 621 - Net 721 - T75 - 675 + 770 - Net 675 - 775 + 670 - Net	et losses on reclassification of financial instruments	1	0	1	2	0	(
620 - 720 + 621 - Net 721 - Ret 775 - 675 + 770 - Net 670 - Ret 675 - 775 + 670 - Net	et gains from derecognition of the financial instruments measured at	1	0	1	3	182.916	
775 - 675 + 770 - 670 675 - 775 + 670 -	et losses on derecognition of the financial instruments measured at	+	0			0	
675 - 775 + 670 - Net	ir value et gains from hedging	1	0	-	Н		65.855
		+	Н	Н	Н	0	17.333
770	et losses on hedging	1	0		-	5.044	
	et exchange rate gains and gains from agreed currency clause	1	0	1	7	0	
	et exchange rate losses and losses on agreed currency clause	1	0	1	8	108.032	225.879
+ 760 - 660 + mea 729 - 629	et income from reduction in impairment of financial assets not easured at fair value through income statement	1	0	1	9	0	C
+ 660 - 760 + value 629 - 729	et expenses on impairment of financial assets not measured at fair lue through income statement	1	0	2	0	1.731.631	3.328,960
amo	et gains from derecognition of the financial instruments measured at nortised cost	1	0	2	1	0	35.056
	et losses on derecognition of the financial instruments measured at nortised cost	1	0	2	2	1.999	C
	et gains from derecognition of investments in associated companies d joint ventures	1	0	2	3	0	0
623 - 723 Net I	et losses on derecognition of investments in associated companies d joint ventures	1	0	2	4	0	
	her operating income	1	0	2	5	88.260	53.869
тот	OTAL NET OPERATING INCOME			7	1	55.200	
1014	003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 14 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 23 - 1024 + 1025) ≥ 0	1	0	2	6	31.108.261	19.717.958
(100: 1014	07AL NET OPERATING EXPENSES 1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 14 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 +	1	0	2	7	0	0
	23 - 1024 + 1025) < 0  laries, salary compensations and other personal expenses	1	0 :	2	8	3.928.238	3.547.979
542 Depr	preciation expenses	1	0 :	2	9	1.327.778	1.345.775
752, 753, 761, 762, 767, 768, Other	ner income		0 :	+		1.167.032	728.660
64 (except 642), 652, 653, 661	ner expenses	1	0.	3	1	0.070.000	0.000.700
(1026			ή,			6.076.906	6.320.760
LOSS (1026	OFIT BEFORE TAX 26 - 1027 - 1028 - 1029 + 1030 – 1031) ≥ 0		0 3			20.942.371	9.232.104

Group of accounts, account	ITEM		ADI			Note	01.01 31.12.2023.	01.01 31.12.2022.
1	2		3			4	5	6
850	Profit tax	1	0 3	3 4	1		2.391.47	948.669
861	Gains from deferred taxes	1	0 3	3 5	5			94.847
860	Losses on deferred taxes	1	0 3	3 6	5		90.81	1 0
	PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	1	0 3	3 7	7		18.460.08	8 8.378.282
	LOSSES AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) < 0	1	0 3	8 8	3			0
769-669	Net profit from discontinued operations	1	0 3	3 9	9	3		0
669-769	Net loss from discontinued operations	1	0 4	4 C				0 0
	RESULT FOR THE PERIOD – PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0	1	0 4	1 1	1		18.460.08	8 8.378.282
	RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0	1	0 4	1 2	2			0 0
	Profit belonging to a parent entity	1	0 4	4 3	3			0 0
	Profit belonging to non-controlling owners	1	0 4	1 4	1			0 0
	Losses belonging to a parent entity	1	0 4	1 5	5			0 0
	Losses belonging to non-controlling owners	1	0 4	1 6	6			0 0
	EARNINGS PER SHARE		Ī				1	
	Basic earnings per share (in dinars, without paras)	1	0 4	1 7	7		7.82	0 3.549
	Diluted earnings per share (in dinars, without paras)	1	0 4	1 8	3		7.82	0 3.549

In Belgrade, on 24.01.2024 Person responsible for preparing the financial statement

Legal representative of the Bank

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