



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

INCOME STATEMENT
from 01.01. to 30.09.2023.

(in RSD thousand)

| Group of accounts, account | ITEM | ADP Code | Note | 01.01. - 30.09.2023. | 01.01. - 30.09.2022. |
|---|---|----------|------|----------------------|----------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 70 | Interest income | 1 0 0 1 | | 25.668.893 | 12.765.370 |
| 60 | Interest expenses | 1 0 0 2 | | 7.846.089 | 2.158.689 |
| | Net interest gains (1001-1002) | 1 0 0 3 | | 17.822.804 | 10.606.681 |
| | Net interest losses (1002-1001) | 1 0 0 4 | | 0 | 0 |
| 71 | Income from fees and commissions | 1 0 0 5 | | 8.871.214 | 8.204.601 |
| 61 | Expenses on fees and commissions | 1 0 0 6 | | 3.026.428 | 2.885.865 |
| | Net gains from fees and commissions (1005-1006) | 1 0 0 7 | | 5.844.786 | 5.318.736 |
| | Net losses on fees and commissions (1006 - 1005) | 1 0 0 8 | | 0 | 0 |
| 774 - 674 + 776 - 676 + 777 - 677 | Net gains from change in fair value of financial instruments | 1 0 0 9 | | 43.732 | 732.684 |
| 674 - 774 + 676 - 776 + 677 - 777 | Net losses on change in fair value of financial instruments | 1 0 1 0 | | 0 | 0 |
| 727 + 728 - 627 - 628 | Net gains from reclassification of financial instruments | 1 0 1 1 | | 0 | 0 |
| 627 + 628 - 727 - 728 | Net losses on reclassification of financial instruments | 1 0 1 2 | | 0 | 0 |
| 720 - 620 + 721 - 621 | Net gains from derecognition of the financial instruments measured at fair value | 1 0 1 3 | | 147.402 | 0 |
| 620 - 720 + 621 - 721 | Net losses on derecognition of the financial instruments measured at fair value | 1 0 1 4 | | 0 | 70.012 |
| 775 - 675 + 770 - 670 | Net gains from hedging | 1 0 1 5 | | 0 | 27.030 |
| 675 - 775 + 670 - 770 | Net losses on hedging | 1 0 1 6 | | 7.107 | 0 |
| 78-68 | Net exchange rate gains and gains from agreed currency clause | 1 0 1 7 | | 0 | 0 |
| 68-78 | Net exchange rate losses and losses on agreed currency clause | 1 0 1 8 | | 67.626 | 250.845 |
| 750 - 650 + 751 - 651 + 756 - 656 + 760 - 660 + 729 - 629 | Net income from reduction in impairment of financial assets not measured at fair value through income statement | 1 0 1 9 | | 0 | 0 |
| 650 - 750 + 651 - 751 + 656 - 756 + 660 - 760 + 629 - 729 | Net expenses on impairment of financial assets not measured at fair value through income statement | 1 0 2 0 | | 66.289 | 1.725.234 |
| 726 - 626 | Net gains from derecognition of the financial instruments measured at amortised cost | 1 0 2 1 | | 0 | 29.106 |
| 626 - 726 | Net losses on derecognition of the financial instruments measured at amortised cost | 1 0 2 2 | | 1.999 | 0 |
| 723 - 623 | Net gains from derecognition of investments in associated companies and joint ventures | 1 0 2 3 | | 0 | 0 |
| 623 - 723 | Net losses on derecognition of investments in associated companies and joint ventures | 1 0 2 4 | | 0 | 0 |
| 74, 766 | Other operating income | 1 0 2 5 | | 56.517 | 39.060 |
| | TOTAL 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 | 1 0 2 6 | | 23.772.220 | 14.707.206 |
| | TOTAL 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 | 1 0 2 7 | | 0 | 0 |
| 63, 655, 755 | Salaries, salary compensations and other personal expenses | 1 0 2 8 | | 2.920.862 | 2.555.716 |
| 642 | Depreciation expenses | 1 0 2 9 | | 1.004.569 | 1.014.946 |
| 752, 753, 761, 762, 767, 768, 773 | Other income | 1 0 3 0 | | 565.933 | 300.470 |
| 64 (except 642), 652, 653, 661, 662, 667, 668, 673 | Other expenses | 1 0 3 1 | | 4.196.483 | 4.410.659 |
| | PROFIT BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0 | 1 0 3 2 | | 16.216.239 | 7.026.355 |
| | LOSSES BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0 | 1 0 3 3 | | 0 | 0 |

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|----------------------------|--|----------|------|----------------------|----------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 850 | Profit tax | 1 0 3 4 | | 1.892.697 | 712.926 |
| 861 | Gains from deferred taxes | 1 0 3 5 | | 0 | 63.809 |
| 860 | Losses on deferred taxes | 1 0 3 6 | | 22.070 | 0 |
| | PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0 | 1 0 3 7 | | 14.301.472 | 6.377.238 |
| | LOSSES AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) < 0 | 1 0 3 8 | | 0 | 0 |
| 769-669 | Net profit from discontinued operations | 1 0 3 9 | | 0 | 0 |
| 669-769 | Net loss from discontinued operations | 1 0 4 0 | | 0 | 0 |
| | RESULT FOR THE PERIOD – PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0 | 1 0 4 1 | | 14.301.472 | 6.377.238 |
| | RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0 | 1 0 4 2 | | 0 | 0 |
| | Profit belonging to a parent entity | 1 0 4 3 | | 0 | 0 |
| | Profit belonging to non-controlling owners | 1 0 4 4 | | 0 | 0 |
| | Losses belonging to a parent entity | 1 0 4 5 | | 0 | 0 |
| | Losses belonging to non-controlling owners | 1 0 4 6 | | 0 | 0 |
| | EARNINGS PER SHARE | | | | |
| | Basic earnings per share (in dinars, without paras) | 1 0 4 7 | | 0 | 0 |
| | Diluted earnings per share (in dinars, without paras) | 1 0 4 8 | | 0 | 0 |

In Belgrade,
on 11.10.2023

Person responsible for preparing the financial statement

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Legal representative of the Bank

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