



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

**INCOME STATEMENT**  
from 01.01. to 30.09.2018.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note	01.01. - 30.09.2018.	01.01. - 31.12.2017.
1	2	3	4	5	6
70	Interest income	1 0 0 1		12.111.383	14.849.191
60	Interest expenses	1 0 0 2		1.880.447	2.700.513
	Net interest income (1001-1002)	1 0 0 3		10.230.936	12.148.678
	Net interest expenses (1002-1001)	1 0 0 4		0	0
71	Income from fees and commissions	1 0 0 5		3.557.053	4.298.028
61	Expenses on fees and commissions	1 0 0 6		968.998	1.348.524
	Net gains from fees and commissions (1005-1006)	1 0 0 7		2.588.055	2.949.504
	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		120.558	203.908
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 recognized at fair value	1 0 1 3		157.364	305.731
620 - 720 + 621 - 721	Net losses on derecognition of the financial instruments recognized at fair value	1 0 1 4		0	0
775 - 675 + 770 - 670	Net gains from hedging	1 0 1 5		0	0
675 - 775 + 670 - 770	Net losses on hedging	1 0 1 6		16.554	33.865
78-68	Net exchange rate gains and gains from agreed currency clause	1 0 1 7		1.045.391	1.371.936
68-78	Net exchange rate losses and losses on agreed currency clause	1 0 1 8		0	0
750 - 650 + 751 - 651 + 756 - 656 + 760 - 660 + 729 - 629	Net income from reduction in impairment of financial assets not recognised 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 recognised at fair value through income statement	1 0 2 0		1.742.308	2.704.361
726 - 626	Net gains from derecognition of the financial instruments recognized at amortised cost	1 0 2 1		2.099.033	12.760
626 - 726	Net losses on derecognition of the financial instruments recognized at amortised cost	1 0 2 2		0	0
723 - 623	Net gains from derecognition of investments in associated companies and joint ventures	1 0 2 3		0	120.379
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		33.953	41.947
	<b>TOTAL NET OPERATING INCOME</b> (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		14.516.428	14.416.617
	<b>TOTAL NET OPERATING EXPENSES</b> (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		1.962.388	2.816.321
642	Depreciation expenses	1 0 2 9		428.614	535.679
752, 753, 761, 762, 767, 768, 773	Other income	1 0 3 0		28.607	82.011
64 (except 642), 652, 653, 661, 662, 667, 668, 673	Other expenses	1 0 3 1		3.095.941	4.048.987
	<b>PROFIT BEFORE TAX</b> (1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0	1 0 3 2		9.058.092	7.097.641
	<b>LOSS BEFORE TAX</b> (1026 - 1027 - 1028 - 1029 + 1030 - 1031) < 0	1 0 3 3		0	0

Group of accounts, account	ITEM	ADP Code	Note	01.01. - 30.09.2018.	01.01. - 31.12.2017.
1	2	3	4	5	6
850	Profit tax	1 0 3 4		0	472.387
861	Gains from deferred taxes	1 0 3 5		0	28.593
860	Losses on deferred taxes	1 0 3 6		0	20.528
	<b>PROFIT AFTER TAX</b> (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	1 0 3 7		9.058.092	6.633.319
	<b>LOSS AFTER TAX</b> (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
	<b>RESULT FOR THE PERIOD – PROFIT</b> (1037 - 1038 + 1039 - 1040) ≥ 0	1 0 4 1		9.058.092	6.633.319
	<b>RESULT FOR THE PERIOD – LOSSES</b> (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
	<b>EARNINGS PER SHARE</b>				
	Basic earnings per share (in dinars, without paras)	1 0 4 7		0	2.810
	Diluted earnings per share (in dinars, without paras)	1 0 4 8		0	2.810

In Belgrade,  
on 17.10.2018.

Person responsible for preparing the financial statement

*[Signature]*

Legal representative of the Bank

*[Signature]*

*[Signature]*

