



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

**INCOME STATEMENT**  
from 01.01. to 30.09.2021.

(in RSD thousand)

| Group of accounts, account                                | ITEM  | ADP Code | Note | 01.01. - 30.09.2021. | 01.01. - 30.09.2020. |
|---|---|----------|------|----------------------|----------------------|
| 1   | 2   | 3        | 4    | 5                    | 6                    |
| 70  | Interest income   | 1 0 0 1  |      | 11.252.005           | 11.518.571           |
| 60  | Interest expenses   | 1 0 0 2  |      | 1.582.282            | 1.774.080            |
|   | Net interest gains (1001-1002)  | 1 0 0 3  |      | 9.669.723            | 9.744.481            |
|   | Net interest losses (1002-1001)   | 1 0 0 4  |      | 0                    | 0                    |
| 71  | Income from fees and commissions  | 1 0 0 5  |      | 4.718.654            | 3.869.839            |
| 61  | Expenses on fees and commissions  | 1 0 0 6  |      | 1.324.006            | 1.068.093            |
|   | Net gains from fees and commissions (1005-1006)   | 1 0 0 7  |      | 3.394.648            | 2.801.546            |
|   | 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  |      | 195.061              | 0                    |
| 674 - 774 + 676 - 776 + 677 - 777                         | Net losses on change in fair value of financial instruments   | 1 0 1 0  |      | 0                    | 81.995               |
| 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  |      | 753.029              | 682.973              |
| 620 - 720 + 621 - 721                                     | Net losses on derecognition of the financial instruments measured at fair value   | 1 0 1 4  |      | 0                    | 0                    |
| 775 - 675 + 770 - 670                                     | Net gains from hedging  | 1 0 1 5  |      | 0                    | 4.519                |
| 675 - 775 + 670 - 770                                     | Net losses on hedging   | 1 0 1 6  |      | 3.288                | 0                    |
| 70-80   | Net exchange rate gains and gains from agreed currency clause   | 1 0 1 7  |      | 1.069.517            | 1.090.708            |
| 60-70   | 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 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  |      | 2.445.211            | 2.005.953            |
| 726 - 626   | Net gains from derecognition of the financial instruments measured at amortised cost  | 1 0 2 1  |      | 25.118               | 23.527               |
| 626 - 726   | Net losses on derecognition of the financial instruments measured 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                    | 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  |      | 39.905               | 40.015               |
|   | <b>TOTAL NET OPERATING INCOME</b><br>(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  |      | 12.698.502           | 12.299.821           |
|   | <b>TOTAL NET OPERATING EXPENSES</b><br>(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  |      | 2.194.908            | 2.172.535            |
| 642   | Depreciation expenses   | 1 0 2 9  |      | 917.469              | 894.396              |
| 752, 753, 761, 762, 767, 768, 773                         | Other income  | 1 0 3 0  |      | 45.512               | 127.001              |
| 64 (except 642), 652, 653, 661, 662, 667, 668, 673        | Other expenses  | 1 0 3 1  |      | 4.338.487            | 3.172.276            |
|   | <b>PROFIT BEFORE TAX</b><br>(1026 - 1027 - 1028 - 1029 + 1030 - 1031) ≥ 0   | 1 0 3 2  |      | 5.293.150            | 6.187.615            |
|   | <b>LOSSES BEFORE TAX</b><br>(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  |      | 0                    | 0                    |
| 851                        | Gains from deferred taxes  | 1 0 3 5  |      | 0                    | 0                    |
| 860                        | Losses on deferred taxes   | 1 0 3 6  |      | 0                    | 0                    |
|                            | <b>PROFIT AFTER TAX</b><br>(1032 - 1033 - 1034 + 1035 - 1036) ≥ 0        | 1 0 3 7  |      | 5.293.150            | 6.187.615            |
|                            | <b>LOSSES AFTER TAX</b><br>(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><br>(1037 - 1038 + 1039 - 1040) ≥ 0 | 1 0 4 1  |      | 5.293.150            | 6.187.615            |
|                            | <b>RESULT FOR THE PERIOD – LOSSES</b><br>(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                    | 0                    |
|                            | Diluted earnings per share (in dinars, without paras)                    | 1 0 4 8  |      | 0                    | 0                    |

In Belgrade,  
on 15.10.2021.

Person responsible for preparing the financial statement

Legal representative of the Bank

