UniCredit Bank

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

INCOME STATEMENT
from 01.01. to 30.09.2025.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note	01.01. - 30.09.2025.	01.01. - 30.09.2024.
1	2	3	4	5	6
70	Interest income	1001		28.414.134	30.227.210
60	Interest expenses	1002		8.187.971	9.999.790
	Net interest gains (1001-1002)	1003		20.226.163	20.227.420
	Net interest losses (1002-1001)	1004		0	0
71	Income from fees and commissions	1005		11.045.845	9.909.292
61	Expenses on fees and commissions	1006		3.967.538	3.100.546
	Net gains from fees and commissions (1005-1006)	1007		7.078.307	6.808.746
	Net losses on fees and commissions (1006 - 1005)	1008		0	0
774 - 674 + 776 - 676 + 777 -677	Net gains from change in fair value of financial instruments	1009		334.051	181.522
674 - 774 + 676 - 776 + 677 - 777	Net losses on change in fair value of financial instruments	1010		0	0
727 + 728 - 627 - 628	Net gains from reclassification of financial instruments	1011		0	0
627 + 628 - 727 - 728	Net losses on reclassification of financial instruments	1012		0	0
720 - 620 + 721 - 621	Net gains from derecognition of the financial instruments measured at fair value	1013		284.804	60.935
620 - 720 + 621 - 721	Net losses on derecognition of the financial instruments measured at fair value	1014		0	0
775 - 675 + 770 - 670	Net gains from hedging	1015		0	0
675 - 775 + 670 - 770	Net losses on hedging	1016		8.140	5.399
78-68	Net exchange rate gains and gains from agreed currency clause	1017		0	171.370
68-78	Net exchange rate losses and losses on agreed currency clause	1018		27.278	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	1019		290.759	1.889.236
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	1020		0	0
726 - 626	Net gains from derecognition of the financial instruments measured at amortised cost	1021		0	150.618
626 - 726	Net losses on derecognition of the financial instruments measured at amortised cost	1022		0	0
723 - 623	Net gains from derecognition of investments in associated companies and joint ventures	1023		0	0
623 - 723	Net losses on derecognition of investments in associated companies and joint ventures	1024		0	0
74, 766	Other operating income	1025		287.357	114.909
	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	1026		28.466.023	29.599.357
	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	1027		0	0
63, 655, 755	Salaries, salary compensations and other personal expenses	1028		3.321.064	3.048.157
642	Depreciation expenses	1029		928.082	1.019.504
752, 753, 761, 762, 767, 768, 773	Other income	1030		930.658	792.247
64 (except 642), 652, 653, 661, 662, 667, 668, 673	Other expenses	1031		4.668.370	4.464.263
	PROFIT BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 – 1031) ≥ 0	1032		20.479.165	21.859.680
	LOSSES BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 – 1031) < 0	1033		0	0

Group of accounts, account	ITEM	ADP Code	Note	01.01. - 30.09.2025.	01.01. - 30.09.2024.
1	2	3	4	5	6
850	Profit tax	1034		2.387.187	2.711.703
861	Gains from deferred taxes	1035		0	0
860	Losses on deferred taxes	1036		89.025	18.849
	PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0	1037		18.002.953	19.129.128
	LOSSES AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) < 0	1038		0	0
769-669	Net profit from discontinued operations	1039		0	0
669-769	Net loss from discontinued operations	1040		0	0
	RESULT FOR THE PERIOD – PROFIT (1037 - 1038 + 1039 - 1040) ≥ 0	1041		18.002.953	19.129.128
	RESULT FOR THE PERIOD – LOSSES (1037 - 1038 + 1039 - 1040) < 0	1042		0	0
	Profit belonging to a parent entity	1043		0	0
	Profit belonging to non-controlling owners	1044		0	0
	Losses belonging to a parent entity	1045		0	0
	Losses belonging to non-controlling owners	1046		0	0
	EARNINGS PER SHARE				
	Basic earnings per share (in dinars, without paras)	1047		0	0
	Diluted earnings per share (in dinars, without paras)	1048		0	0

In Belgrade,
on 10.10.2025.

Person responsible for preparing the financial statement

Legal representative of the Bank

UniCredit Bank Serbia JSC, Belgrade