



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

BALANCE SHEET
as at 30.09.2020.

(in RSD thousand)

Group of accounts, account 1	ITEM 2	ADP Code 3	Note 4	Current year amount 30.09.2020. 5	Previous years amount	
					31.12.2019. 6	01.01.2019. 7
	ASSETS					
00 (except 002), 010, 025, 05 (except 050, 052 and part of 059), 060, 07, 085, 196, 296 and parts of account 009, 019, 029, 069, 089, 199 and 299	Cash and assets held with Central bank	0 0 0 1		71,275,822	59,710,178	0
	Pledged financial assets	0 0 0 2		0	0	0
125, 225	Receivables under derivatives	0 0 0 3		1,362,759	1,167,316	0
120, 122, 124, 220, 222, 224, 129 and 229	Securities	0 0 0 4		113,219,442	106,276,789	0
002, 01 (except 010 and part of 019), 020, 028, 050, 052, 06 (except 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductibles (SSKR-SS code 1 (without code 17), code 70 and parts of codes 71 and 74) and parts of account 009, 029, 059, 089, 199 and 299	Loans and receivables from banks and other financial organisations	0 0 0 5		34,746,915	2,908,405	0
01 (except 010 and part of 019), 020, 028, 06 (except 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductibles (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74) and parts of account 029, 089, 199 and 299	Loans and receivables from clients	0 0 0 6		284,938,369	264,501,433	0
123 and 223	Change in fair value of hedged items	0 0 0 7		0	0	0
126 and 226	Receivables under hedging derivatives	0 0 0 8		0	0	0
130, 131, 230, 231, part of 139 and part of 239	Investments in associated companies and joint ventures	0 0 0 9		0	0	0
132, 232 part of 139 and part of 239	Investments into subsidiaries	0 0 1 0		112,644	112,644	0
33	Intangible investments	0 0 1 1		1,879,566	1,901,383	0
34	Property, plant and equipment	0 0 1 2		3,609,634	3,888,486	0
35	Investment property	0 0 1 3		4,586	3,528	0
034 and part 039	Current tax assets	0 0 1 4		511,114	58,867	0
37	Deferred tax assets	0 0 1 5		0	0	0
36	Non-current assets held for sale and discontinued operations	0 0 1 6		0	0	0
021, 022, 024, 027, 03 (except 034 and part of 039), 081, 082, 084, 087, 09, 134, 192, 194, 195, 234, 292, 294, 295, 30, 38 and parts of account 029, 089, 139, 199, 239 and 299	Other assets	0 0 1 7		1,429,120	1,048,224	0
	TOTAL ASSETS (from 0001 to 0017)	0 0 1 8		513,089,971	441,577,253	0

Group of accounts, account	ITEM	ADP Code	Note	Current year amount 30.09.2020.	Previous years amount	
					31.12.2019.	01.01.2019.
1	2	3	4	5	6	7
	LIABILITIES AND EQUITY					
	LIABILITIES					
411 and 511	Liabilities under derivatives	0 4 0 1		1,521,350	1,206,796	0
40, 420, 421, 490, 50, 520, 521, 590, part of 193 and part of 293 as deductibles (SSKR – SS code 1 (without code 17), code 70 and parts of codes 71 and 74)	Deposits and other liabilities to banks, other financial organisations and central bank	0 4 0 2		133,496,866	116,333,776	0
40, 420, 421, 490, 50, 520, 521, 590, part of 193 and part of 293 as deductibles (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74)	Deposits and other financial liabilities to clients	0 4 0 3		278,632,227	230,679,097	0
417 and 517	Liabilities under hedging derivatives	0 4 0 4		133,801	158,188	
418 and 518	Change in fair value of hedged items	0 4 0 5		0	0	0
410, 412, 415, 423, 496, 510, 512, 515, 523, 596, 127 and 227 as deductibles	Liabilities under securities	0 4 0 6		0	0	0
424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles	Subordinated liabilities	0 4 0 7		0	0	0
450, 451, 452, 453 and 454	Provisions	0 4 0 8		1,713,159	1,288,884	0
46	Liabilities under assets held for sale and discontinued operations	0 4 0 9		0	0	0
455	Current tax liabilities	0 4 1 0		0	0	0
47	Deferred tax liabilities	0 4 1 1		186,566	411,884	0
426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	Other liabilities	0 4 1 2		13,680,203	5,651,643	0
	TOTAL LIABILITIES (from 0401 to 0412)	0 4 1 3		429,364,172	355,730,268	0
	EQUITY					
80	Share capital	0 4 1 4		24,169,776	24,169,776	0
128	Own shares	0 4 1 5		0	0	0
83	Profit	0 4 1 6		6,187,615	8,273,431	0
84	Loss	0 4 1 7		0	0	0
81 and 82 – credit balance	Reserves	0 4 1 8		53,368,408	53,403,778	0
81 and 82 – debit balance	Unrealized losses	0 4 1 9		0	0	0
	Non-controlling participation	0 4 2 0		0	0	0
	TOTAL EQUITY (0414 - 0415 + 0416 - 0417 + 0418 - 0419) ≥ 0	0 4 2 1		83,725,799	85,846,985	0
	TOTAL CAPITAL SHORTFALL (0414 - 0415 + 0416 - 0417 + 0418 - 0419) < 0	0 4 2 2		0	0	0
	TOTAL LIABILITIES (0413 + 0421 - 0422)	0 4 2 3		513,089,971	441,577,253	0

In Belgrade,
on 21.10.2020

Person responsible for preparing the financial statement

[Signature]

Legal representative of the Bank

[Signature]

