



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

INCOME STATEMENT
from 01.01. to 30.09.2016.

(in RSD thousand)

Group of accounts, account	ITEM	ADP Code	Note	01.01. - 30.09.2016.	01.01. - 31.12.2015.
1	2	3	4	5	6
70	Interest income	1 0 0 1		11.666.975	17.534.837
60	Interest expenses	1 0 0 2		2.500.940	5.230.656
	Net interest income (1001-1002)	1 0 0 3		9.166.035	12.304.181
	Net interest expenses (1002-1001)	1 0 0 4		0	0
71	Fee and commission income	1 0 0 5		2.764.789	3.588.795
61	Fee and commission expenses	1 0 0 6		812.563	861.418
	Net fee and commission income (1005-1006)	1 0 0 7		1.952.226	2.727.377
	Net fee and commission expenses (1006 - 1005)	1 0 0 8		0	0
720-620+771-671+774-674	Net gains on financial assets held for trading	1 0 0 9		46.687	0
620-720+671-771+674-774	Net losses on financial assets held for trading	1 0 1 0		0	15.133
775-675+770-670	Net gain from hedging operations	1 0 1 1		6.313	11.501
675-775+670-770	Net loss from hedging operations	1 0 1 2		0	0
725-625+776-676	Net gain from financial assets designated at fair value through profit or loss	1 0 1 3		0	0
625-725+676-776	Net loss from financial assets designated at fair value through profit or loss	1 0 1 4		0	0
721-621	Net gain from financial assets available for sale	1 0 1 5		104.633	137.609
621-721	Net loss from financial assets available for sale	1 0 1 6		0	0
78-68	Net exchange rate gains and gains from foreign currency clause	1 0 1 7		988.552	1.528.839
68-78	Net exchange rate losses and losses from foreign currency clause	1 0 1 8		0	0
723-623	Net gain from investments in associates and joint ventures	1 0 1 9		0	0
623-723	Net loss from investments in associates and joint ventures	1 0 2 0		0	0
724, 74, 752, 753, 76 (other than 760, 769), 772, 773	Other operating income	1 0 2 1		41.514	338.976
750-650+751-651+760-660	Net income from write backs on impairment of financial assets and off balance sheet items with credit risk	1 0 2 2		0	0
650-750+651-751+660-760	Net expenses from impairment of financial assets and off balance sheet items with credit risk	1 0 2 3		1.001.471	3.766.429
	TOTAL NET OPERATING GAIN (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 + 1022 - 1023) ≥ 0	1 0 2 4		11.304.489	13.266.921
	TOTAL NET OPERATING LOSS (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 + 1022 - 1023) < 0	1 0 2 5		0	0
63, 655, 755	Wages, compensations of wages and other personal expenses	1 0 2 6		1.642.149	2.355.980
642	Depreciation expenses	1 0 2 7		422.035	531.579
64 (other than 642), 624, 652, 653, 66 (other than 660, 669), 672, 673	Other expenses	1 0 2 8		2.224.067	3.793.123
	PROFIT BEFORE TAX (1024 - 1025 - 1026 - 1027 - 1028) ≥ 0	1 0 2 9		7.016.238	6.586.239
	LOSS BEFORE TAX (1024 - 1025 - 1026 - 1027 - 1028) < 0	1 0 3 0		0	0

Group of accounts, account	ITEM	ADP Code	Note	01.01. - 30.09.2016.	01.01. - 31.12.2015.
1	2	3	4	5	6
850	Income tax	1 0 3 1		0	317.514
861	Deferred tax gains	1 0 3 2		0	97.658
860	Deferred tax losses	1 0 3 3		0	0
	PROFIT AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) ≥ 0	1 0 3 4		7.016.238	6.366.383
	LOSS AFTER TAX (1029 - 1030 - 1031 + 1032 - 1033) < 0	1 0 3 5		0	0
769-669	Net profit from discontinued operations	1 0 3 6		0	0
669-769	Net loss from discontinued operations	1 0 3 7		0	0
	PROFIT FOR THE YEAR - GAIN (1034 - 1035 + 1036 - 1037) ≥ 0	1 0 3 8		7.016.238	6.366.383
	PROFIT FOR THE YEAR - LOSS (1034 - 1035 + 1036 - 1037) < 0	1 0 3 9		0	0
	Gain belonging to the parent	1 0 4 0		0	0
	Gain belonging to the minority interest	1 0 4 1		0	0
	Loss belonging to the parent	1 0 4 2		0	0
	Loss belonging to the minority interest	1 0 4 3		0	0
	EARNINGS PER SHARE				
	Basic earnings per share (in RSD rounded)	1 0 4 4		0	2.697
	Diluted earnings per share (in RSD rounded)	1 0 4 5		0	2.697

Person responsible for preparing the financial statements

Legal representative of the Bank

In Belgrade,
on 17.10.2016.