

REGISTRATION NUMBER: 08063818
ACTIVITY CODE: 6419
TIN: 101626723

NAME: ERSTE BANK AD NOVI SAD
HEAD OFFICE: NOVI SAD

INCOME STATEMENT
in the period from 01.01. to 30.09.2023.

ITEM		Note number	Current year amount	Previous year amount
I.a	Interest income	4	15.838.590	9.345.306
I.b	Interest expenses	4	5.201.434	1.964.844
I.1	Net interest gains	4	10.637.156	7.380.462
I.2	Net interest losses		0	
II.a	Income from fees and commissions	5	3.874.329	3.621.892
II.b	Expenses on fees and commissions	5	1.260.217	1.185.635
II.1	Net gains from fees and commissions	5	2.614.112	2.436.257
II.2	Net losses on fees and commissions		-	
III.1	Net gains from change in fair value of financial instruments	6	179.387	79.002
III.2	Net losses on change in fair value of financial instruments			
IV.1	Net gains from reclassification of financial instruments			-
IV.2	Net losses on reclassification of financial instruments			-
V.1	Net gains from derecognition of the financial instruments measured at fair value	7	20.793	11.641
V.2	Net losses on derecognition of the financial instruments measured at fair value	7		
VI.1	Net gains from hedging	8	169	569
VI.2	Net losses on hedging			
VII.1	Net exchange rate gains and gains from agreed currency clause	9		2.753
VII.2	Net exchange rate losses and losses on agreed currency clause		82.645	
VIII.1	Net income from reduction in impairment of financial assets not measured at fair value through income statement			
VIII.2	Net expenses on impairment of financial assets not measured at fair value through income statement	10	1.166.152	1.861.591
IX.1	Net gains from derecognition of the financial instruments measured at amortised cost	11		
IX.2	Net losses on derecognition of the financial instruments measured at amortised cost	11	46.833	31.630
X.1	Net gains from derecognition of investments in associated companies and joint ventures			-
X.2	Net losses on derecognition of investments in associated companies and joint ventures			
XI	Other operating income	12	66.186	67.864
XII.1	TOTAL NET OPERATING INCOME		12.222.173	8.085.327
XII.2	TOTAL NET OPERATING EXPENSES			
XIII	Salaries, salary compensations and other personal expenses	13	2.532.993	2.009.707
XIV	Depreciation costs	14	671.733	498.498
XV.1	Other income	15	365.137	339.086
XV.2	Other expenses	16	4.556.100	3.930.609
XVI.1	PROFIT BEFORE TAX		4.826.484	1.985.599
XVI.2	LOSSES BEFORE TAX		-	
XVII	Profit tax	17	348.493	83.808
XVIII.1	Gains from deferred taxes	17		16.620
XVIII.2	Losses on deferred taxes	17	3.958	
XIX.1	PROFIT AFTER TAX	34	4.474.033	1.918.411
XIX.2	LOSSES AFTER TAX			
XX.1	Net profit from discontinued operations			
XX.2	Net losses on discontinued operations			
XXI.1	RESULT FOR THE PERIOD – PROFIT	34	4.474.033	1.918.411
XXI.2	RESULT FOR THE PERIOD – LOSSES			