

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 31.12.2023.

ITEM		Note number	Current year amount	Previous year amount
I.a	Interest income	4	21.947.005	13.449.523
I.b	Interest expenses	4	7.322.903	3.245.537
I.1	Net interest gains	4	14.624.102	10.203.986
I.2	Net interest losses			
II.a	Income from fees and commissions	5	5.406.192	4.994.549
II.b	Expenses on fees and commissions	5	1.769.931	1.644.525
II.1	Net gains from fees and commissions	5	3.636.261	3.350.024
II.2	Net losses on fees and commissions			
III.1	Net gains from change in fair value of financial instruments	6	127.809	21.578
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	19.086	10.945
V.2	Net losses on derecognition of the financial instruments measured at fair value	7		
VI.1	Net gains from hedging	8	169	826
VI.2	Net losses on hedging			
VII.1	Net exchange rate gains and gains from agreed currency clause	9	0	66.954
VII.2	Net exchange rate losses and losses on agreed currency clause		56.821	
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	2.377.136	2.473.449
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	63.474
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	73.460	75.093
XII.1	TOTAL NET OPERATING INCOME		16.000.096	11.192.483
XII.2	TOTAL NET OPERATING EXPENSES			
XIII	Salaries, salary compensations and other personal expenses	13	3.496.988	2.874.407
XIV	Depreciation costs	14	972.382	663.358
XV.1	Other income	15	754.367	454.456
XV.2	Other expenses	16	6.325.508	5.724.078
XVI.1	PROFIT BEFORE TAX		5.959.586	2.385.096
XVI.2	LOSSES BEFORE TAX			
XVII	Profit tax	17	394.675	26.338
XVIII.1	Gains from deferred taxes	17		
XVIII.2	Losses on deferred taxes	17	17.837	14.386
XIX.1	PROFIT AFTER TAX	34	5.547.074	2.344.372
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	5.547.074	2.344.372
XXI.2	RESULT FOR THE PERIOD – LOSSES			