

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 30.06.2020

ITEM		Note number	Current year amount	Previous year amount
I.a	Interest income	4	4.888.594	4.582.910
I.b	Interest expenses	4	996.843	1.091.041
I.1	Net interest gains	4	3.891.751	3.491.869
I.2	Net interest losses			
II.a	Income from fees and commissions	5	1.436.656	1.309.197
II.b	Expenses on fees and commissions	5	550.765	517.641
II.1	Net gains from fees and commissions	5	885.891	791.556
II.2	Net losses on fees and commissions		0	0
III.1	Net gains from change in fair value of financial instruments	6	0	162.783
III.2	Net losses on change in fair value of financial instruments		99.163	0
IV.1	Net gains from reclassification of financial instruments		0	0
IV.2	Net losses on reclassification of financial instruments		0	0
V.1	Net gains from derecognition of the financial instruments measured at fair value	7	39.136	0
V.2	Net losses on derecognition of the financial instruments measured at fair value	7	0	6.723
VI.1	Net gains from hedging	8	602	1.017
VI.2	Net losses on hedging		0	0
VII.1	Net exchange rate gains and gains from agreed currency clause	9	316.961	183.180
VII.2	Net exchange rate losses and losses on agreed currency clause		0	0
VIII.1	Net income from reduction in impairment of financial assets not measured at fair value through income statement		0	0
VIII.2	Net expenses on impairment of financial assets not measured at fair value through income statement	10	988.545	242.816
IX.1	Net gains from derecognition of the financial instruments measured at amortised cost	11	0	0
IX.2	Net losses on derecognition of the financial instruments measured at amortised cost	11	1.546	8.125
X.1	Net gains from derecognition of investments in associated companies and joint ventures		0	0
X.2	Net losses on derecognition of investments in associated companies and joint ventures		0	0
XI	Other operating income	12	11.786	19.392
XII.1	TOTAL NET OPERATING INCOME		4.056.873	4.392.133
XII.2	TOTAL NET OPERATING EXPENSES		0	0
XIII	Salaries, salary compensations and other personal expenses	13	1.117.693	1.092.895
XIV	Depreciation costs	14	307.307	251.882
XV.1	Other income	15	115.187	213.698
XV.2	Other expenses	16	1.867.603	2.101.510
XVI.1	PROFIT BEFORE TAX		879.457	1.159.544
XVI.2	LOSSES BEFORE TAX		0	0
XVII	Profit tax	17	0	81.018
XVIII.1	Gains from deferred taxes	17	8.147	13.144
XVIII.2	Losses on deferred taxes	17	0	0
XIX.1	PROFIT AFTER TAX	34	887.604	1.091.670
XIX.2	LOSSES AFTER TAX		0	0
XX.1	Net profit from discontinued operations		0	0
XX.2	Net losses on discontinued operations		0	0
XXI.1	RESULT FOR THE PERIOD – PROFIT	34	887.604	1.091.670
XXI.2	RESULT FOR THE PERIOD – LOSSES		0	0

In Novi Sad,
20.07.2020.

Legal representative of the bank

Stevan Čović

President of the executive board

Slavko Carić

Member of the executive board

Aleksandra Radić