

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 30.09.2020

ITEM		Note number	Current year amount	Previous year amount
I.a	Interest income	4	7.533.712	6.980.532
I.b	Interest expenses	4	1.489.663	1.622.533
I.1	Net interest gains	4	6.044.049	5.357.999
I.2	Net interest losses			
II.a	Income from fees and commissions	5	2.225.808	2.044.415
II.b	Expenses on fees and commissions	5	841.673	788.104
II.1	Net gains from fees and commissions	5	1.384.135	1.256.311
II.2	Net losses on fees and commissions		0	0
III.1	Net gains from change in fair value of financial instruments	6		274.101
III.2	Net losses on change in fair value of financial instruments		152.985	0
IV.1	Net gains from reclassification of financial instruments			0
IV.2	Net losses on reclassification of financial instruments			0
V.1	Net gains from derecognition of the financial instruments measured at fair value	7	40.808	0
V.2	Net losses on derecognition of the financial instruments measured at fair value	7		187
VI.1	Net gains from hedging	8	891	682
VI.2	Net losses on hedging			0
VII.1	Net exchange rate gains and gains from agreed currency clause	9	494.322	298.567
VII.2	Net exchange rate losses and losses on agreed currency clause			0
VIII.1	Net income from reduction in impairment of financial assets not measured at fair value through income statement			0
VIII.2	Net expenses on impairment of financial assets not measured at fair value through income statement	10	924.675	359.784
IX.1	Net gains from derecognition of the financial instruments measured at amortised cost	11	20.613	0
IX.2	Net losses on derecognition of the financial instruments measured at amortised cost	11	0	18.289
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
XI	Other operating income	12	18.480	28.862
XII.1	TOTAL NET OPERATING INCOME		6.925.638	6.838.262
XII.2	TOTAL NET OPERATING EXPENSES		0	0
XIII	Salaries, salary compensations and other personal expenses	13	1.702.691	1.657.881
XIV	Depreciation costs	14	463.450	382.669
XV.1	Other income	15	180.740	334.300
XV.2	Other expenses	16	2.826.453	3.013.030
XVI.1	PROFIT BEFORE TAX		2.113.784	2.118.982
XVI.2	LOSSES BEFORE TAX		0	0
XVII	Profit tax	17	94.297	184.371
XVIII.1	Gains from deferred taxes	17	0	13.453
XVIII.2	Losses on deferred taxes	17	10.045	0
XIX.1	PROFIT AFTER TAX	34	2.009.442	1.948.064
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	2.009.442	1.948.064
XXI.2	RESULT FOR THE PERIOD – LOSSES		0	0

In Novi Sad,
20.10.2020.

Legal representative of the bank

Stevan Čomić

President of the executive board

Slavko Carić

Member of the executive board

Suzan Tanriyar