

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 30.06.2021

ITEM		Note number	Current year amount	Previous year amount
I.a	Interest income	4	5.425.763	4.888.594
I.b	Interest expenses	4	1.043.668	996.843
I.1	Net interest gains	4	4.382.095	3.891.751
I.2	Net interest losses			
II.a	Income from fees and commissions	5	1.671.226	1.436.656
II.b	Expenses on fees and commissions	5	649.675	550.765
II.1	Net gains from fees and commissions	5	1.021.551	885.891
II.2	Net losses on fees and commissions		0	0
III.1	Net gains from change in fair value of financial instruments	6	110.121	0
III.2	Net losses on change in fair value of financial instruments			99.163
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	1.820	39.136
V.2	Net losses on derecognition of the financial instruments measured at fair value	7		0
VI.1	Net gains from hedging	8	963	602
VI.2	Net losses on hedging			0
VII.1	Net exchange rate gains and gains from agreed currency clause	9	226.126	316.961
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	537.760	988.545
IX.1	Net gains from derecognition of the financial instruments measured at amortised cost	11		0
IX.2	Net losses on derecognition of the financial instruments measured at amortised cost	11	8.347	1.546
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	15.658	11.786
XII.1	TOTAL NET OPERATING INCOME		5.212.227	4.056.873
XII.2	TOTAL NET OPERATING EXPENSES		0	0
XIII	Salaries, salary compensations and other personal expenses	13	1.235.409	1.117.693
XIV	Depreciation costs	14	322.117	307.307
XV.1	Other income	15	162.592	115.187
XV.2	Other expenses	16	2.114.497	1.867.603
XVI.1	PROFIT BEFORE TAX		1.702.796	879.457
XVI.2	LOSSES BEFORE TAX		0	0
XVII	Profit tax	17	53.209	0
XVIII.1	Gains from deferred taxes	17	0	8.147
XVIII.2	Losses on deferred taxes	17	1.222	0
XIX.1	PROFIT AFTER TAX	34	1.648.365	887.604
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	1.648.365	887.604
XXI.2	RESULT FOR THE PERIOD – LOSSES		0	0

In Novi Sad,
20.07.2021

Legal representative of the bank

Stevan Čomić

President of the executive board

Slavko Carić

Member of the executive board

Suzan Tanriyar