

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 30.06.2023.

ITEM		Note number	Current year amount	Previous year amount
I.a	Interest income	4	10.199.212	5.924.042
I.b	Interest expenses	4	3.333.033	1.116.524
I.1	<b>Net interest gains</b>	<b>4</b>	<b>6.866.179</b>	<b>4.807.518</b>
I.2	Net interest losses			
II.a	Income from fees and commissions	5	2.508.507	2.363.426
II.b	Expenses on fees and commissions	5	785.327	767.822
II.1	<b>Net gains from fees and commissions</b>	<b>5</b>	<b>1.723.180</b>	<b>1.595.604</b>
II.2	Net losses on fees and commissions			
III.1	Net gains from change in fair value of financial instruments	6	112.316	129.154
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	8.744	8.067
V.2	Net losses on derecognition of the financial instruments measured at fair value	7		
VI.1	Net gains from hedging	8	169	399
VI.2	Net losses on hedging			
VII.1	Net exchange rate gains and gains from agreed currency clause	9		
VII.2	Net exchange rate losses and losses on agreed currency clause		56.573	74.942
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	367.964	457.404
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	20.347
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	58.957	60.467
XII.1	<b>TOTAL NET OPERATING INCOME</b>		<b>8.298.175</b>	<b>6.048.516</b>
XII.2	<b>TOTAL NET OPERATING EXPENSES</b>			
XIII	Salaries, salary compensations and other personal expenses	13	1.664.928	1.307.463
XIV	Depreciation costs	14	381.120	334.962
XV.1	Other income	15	142.567	186.646
XV.2	Other expenses	16	2.908.658	2.737.538
XVI.1	<b>PROFIT BEFORE TAX</b>		<b>3.486.036</b>	<b>1.855.199</b>
XVI.2	<b>LOSSES BEFORE TAX</b>			
XVII	Profit tax	17	257.901	170.383
XVIII.1	Gains from deferred taxes	17		44.894
XVIII.2	Losses on deferred taxes	17	10.326	
XIX.1	<b>PROFIT AFTER TAX</b>	<b>34</b>	<b>3.217.809</b>	<b>1.729.710</b>
XIX.2	<b>LOSSES AFTER TAX</b>			
XX.1	Net profit from discontinued operations			
XX.2	Net losses on discontinued operations			
XXI.1	<b>RESULT FOR THE PERIOD – PROFIT</b>	<b>34</b>	<b>3.217.809</b>	<b>1.729.710</b>
XXI.2	<b>RESULT FOR THE PERIOD – LOSSES</b>			

In Novi Sad,  
20.07.2023.

Legal representative of the bank  
\_\_\_\_\_  
Stevan Čomić

President of the executive board  
\_\_\_\_\_  
Jasna Terzić

Member of the executive board  
\_\_\_\_\_  
Suzan Tanriyar