

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 30.09.2021

ITEM		Note number	Current year amount	Previous year amount
I.a	Interest income	4	8.231.143	7.533.712
I.b	Interest expenses	4	1.546.859	1.489.663
I.1	Net interest gains	4	6.684.284	6.044.049
I.2	Net interest losses			
II.a	Income from fees and commissions	5	2.588.895	2.225.808
II.b	Expenses on fees and commissions	5	993.362	841.673
II.1	Net gains from fees and commissions	5	1.595.533	1.384.135
II.2	Net losses on fees and commissions		0	0
III.1	Net gains from change in fair value of financial instruments	6	194.325	0
III.2	Net losses on change in fair value of financial instruments		0	152.985
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	7.297	40.808
V.2	Net losses on derecognition of the financial instruments measured at fair value	7	0	0
VI.1	Net gains from hedging	8	1.192	891
VI.2	Net losses on hedging		0	0
VII.1	Net exchange rate gains and gains from agreed currency clause	9	318.086	494.322
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	1.027.857	924.675
IX.1	Net gains from derecognition of the financial instruments measured at amortised cost	11	0	20.613
IX.2	Net losses on derecognition of the financial instruments measured at amortised cost	11	16.574	0
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	23.404	18.480
XII.1	TOTAL NET OPERATING INCOME		7.779.690	6.925.638
XII.2	TOTAL NET OPERATING EXPENSES		0	0
XIII	Salaries, salary compensations and other personal expenses	13	1.864.839	1.702.691
XIV	Depreciation costs	14	485.552	463.450
XV.1	Other income	15	243.314	180.740
XV.2	Other expenses	16	3.360.416	2.826.453
XVI.1	PROFIT BEFORE TAX		2.312.197	2.113.784
XVI.2	LOSSES BEFORE TAX		0	0
XVII	Profit tax	17	80.547	94.297
XVIII.1	Gains from deferred taxes	17	11.416	0
XVIII.2	Losses on deferred taxes	17	0	10.045
XIX.1	PROFIT AFTER TAX	34	2.243.066	2.009.442
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	2.243.066	2.009.442
XXI.2	RESULT FOR THE PERIOD – LOSSES		0	0

In Novi Sad,
20.10.2021

Legal representative of the bank

Stevan Čomić

President of the executive board

Slavko Carić

Member of the executive board

Suzan Tanriyar