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 31.03.2021

(in RSD thousand)

ITEM		Note number	Current year amount	Previous year amount
l.a	Interest income	4	2.698.490	2.440.945
l.b	Interest expenses	4	537.679	518.618
l.1	Net interest gains	4	2.160.811	1.922.327
1.2	Net interest losses			
II.a	Income from fees and commissions	5	784.486	741.399
II.b	Expenses on fees and commissions	5	313.417	280.737
II.1	Net gains from fees and commissions	5	471.069	460.662
II.2	Net losses on fees and commissions		0	C
III.1	Net gains from change in fair value of financial instruments		63.187	
III.2	Net losses on change in fair value of financial instruments	6		29.789
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		9.581
V.2	Net losses on derecognition of the financial instruments measured at fair value		123	
VI.1	Net gains from hedging	8	368	732
VI.2	Net losses on hedging			
VII.1	Net exchange rate gains and gains from agreed currency clause	9	103.810	149.894
VII.2	Net exchange rate losses and losses on agreed currency clause			
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	347.145	267.993
IX 1	Net gains from derecognition of the financial instruments measured at amortised cost	11		C
IX 2	Net losses on derecognition of the financial instruments measured at amortised cost		5.055	1.038
X.1	Net gains from derecognition of investments in associated companies and joint ventures		0	C
X.2	Net losses on derecognition of investments in associated companies and joint ventures			
XI	Other operating income	12	7.825	6.026
XII.1	TOTAL NET OPERATING INCOME		2.454.747	2.250.402
XII.2	TOTAL NET OPERATING EXPENSES		0	0
XIII	Salaries, salary compensations and other personal expenses	13	606.336	545.677
XIV	Depreciation costs	14	159.788	151.065
XV.1	Other income	15	85.903	67.740
XV.2	Other expenses	16	899.238	829.896
XVI.1	PROFIT BEFORE TAX		875.288	791.504
XVI.2	LOSSES BEFORE TAX		0	0
XVII	Profit tax	17	0	C
XVIII.1	Gains from deferred taxes	17	0	C
XVIII.2	Losses on deferred taxes	17	0	C
XIX.1	PROFIT AFTER TAX	34	875.288	791.504
XIX.2	LOSSES AFTER TAX		0	C
XX.1	Net profit from discontinued operations			-
XX.2	Net losses on discontinued operations			
XXI.1	RESULT FOR THE PERIOD – PROFIT	34	875.288	791.504
XXI.2	RESULT FOR THE PERIOD – LOSSES		0	0

	Legal representative of the bank	President of the executive board	executive board
In Novi Sad, 20.04.2021			
2010 112021	Stevan Čomić	Slavko Carić	Suzan Tanriyar