NAME: ERSTE BANK AD NOVI SAD HEAD OFFICE: NOVI SAD

CASH FLOW STATEMENT in the period from 01.01. to 30.09.2023.

			I	(in RSD the
ITEM		ADP code	Current year amount	Previous year amo
1		2		
A.	CASH FLOW FROM OPERATING ACTIVITIES			
l.	Cash inflow from operating activities (1 to 4)	3001	20.175.728	13.86
2.	Interest	3002	15.878.869	9.9
3.	Fees Other operating income	3003 3004	3.899.722 330.950	3.1
4.	Dividends and profit sharing	3004	66.186	
II.	Cash outflow from operating activities (5 to 9)	3006	12.669.870	8.9
5.	Interest	3007	4.494.553	1.
6.	Fees	3008	1.260.216	1.
7.	Gross salaries, salary compensations and other personal expenses	3009	2.244.557	1.
8.	Taxes, contributions and other duties charged to income	3010	697.601	
9	Other operating expenses	3011	3.972.943	3.
III.	Net cash inflow from operating activities before an increase or decrease in lending and deposits (I - II)	3012	7.505.858	4.9
IV. V.	Net cash outflow for operating activities before an increase or decrease in lending and deposits (II - I) Decrease in lending and increase in deposits received and other liabilities (10 to 15)	3013 3014	21 107 667	12.4
10.	Decrease in lending and increase in deposits received and other habilities (10 to 15) Decrease in loans and receivables from banks, other financial organisations, central bank and clients	3014	31.187.667	12.4
	Decrease in foans and receivables from bains, other manual organisations, central bains and clients Decrease in financial assets initially recognised at fair value through income statement, financial assets held for trading and other securities not			
11.	intended for investment	3016	7.270.789	
12.	Decrease in receivables arising from hedging derivatives and change in fair value of hedged items	3017	-	
13.	Increase in deposits and other liabilities to banks, other financial organisations, central bank and clients	3018	23.916.878	12.
14.	Increase in financial liabilities initially recognised at fair value through income statement and financial liabilities held for trading	3019	-	
15. VI.	Increase in liabilities arising from hedging derivatives and change in fair value of hedged items	3020	6.553.087	20.9
16.	Increase in lending and decrease in deposits received and other liabilities (16 to 21) Increase in lending and receivables from banks, other financial organisations, central bank and clients	3021 3022	6.489.789	16.
17.	Increase in financial assets initially recognised at fair value through income statement, financial assets held for trading and other securities not	3023		
	held for investment		63.298	4
18.	Increase in receivables arising from hedging derivatives and change in fair value of hedged items	3024	-	
19.	Decrease in deposits and other liabilities to banks, other financial organisations, central bank and clients	3025	-	
20.	Decrease in financial assets initially recognised at fair value through income statement and financial assets held for trading Decrease in liabilities arising from hedging derivatives and change in fair value of hedged items	3026 3027	-	
VII.	Net cash inflow from operating activities before profit tax (III - IV + V - VI)	3028	32.140.439	
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	3029	-	3.6
22.	Profit tax paid	3030	(47.887)	
23.	Dividends paid	3031		
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	3032	32.188.325	
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	3033	-	3.1
B.	CASH FLOW FROM INVESTING ACTIVITIES	3034		
1.	Cash inflow from investing activities (1 to 5)	0005	275.833	
1. 2.	Investment into investment securities Sale of investments into subsidiaries and associated companies and joint ventures	3035 3036	275.833	
3.	Sale of intending substitutions and associated companies and joint ventures Sale of intangible investments, property, plants and equipment	3037		
4.	Sale of investment property	3038		
5.	Other inflow from investment	3039	-	
II.	Cash outflow for investing activities (6 to 10)	3040	1.396.164	1.4
6.	Investment into investment securities	3041	-	
7.	Purchase of investments into subsidiaries and associated companies and joint ventures	3042	-	
8.	Purchase of intangible investments, property, plants and equipment	3043	1.396.164	1
9.	Purchase of investment property	3044	-	
10.	Other outflow for investment activities	3045	-	
III.	Net cash inflow from investment activities (I - II)	3046		
IV.	Net cash outflow for investment activities (II - I)	3046 3047	1.120.331	1.
IV. C.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES	3047		
IV. C. I.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (од 1 до 6)	3047 3048	1.120.331 246.207	1.
IV. C.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (од 1 до 6) Capital increase	3047	246.207	
IV. C. I. 1.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (од 1 до 6)	3047 3048 3049		12.
IV. C. I. 1. 2.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (од 1 до 6) Capital increase Subordinated liabilities	3047 3048 3049 3050	246.207	12.
IV. C. I. 1. 2. 3. 4. 5.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 дo 6) Capital increase Subordinated liabilities Loans taken	3047 3048 3049 3050 3051	246.207	12.
IV. C. I. 1. 2. 3. 4. 5. 6.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (oд 1 до 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities	3047 3048 3049 3050 3051 3052 3053 3054	246.207 - 5.645 240.562	12.
IV. C. I. 1. 2. 3. 4. 5. 6.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 дo 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities Outflow for financing activities (7 to 11)	3047 3048 3049 3050 3051 3052 3053 3054 3055	246.207 - 5.645 -	12.
IV. C. I. 1. 2. 3. 4. 5. 6. II. 7.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 дo 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities Outflow for financing activities (7 to 11) Purchase of own shares	3047 3048 3049 3050 3051 3052 3053 3054 3055 3056	246.207 - 5.645 240.562	12.
IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 дo 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities	3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3057	246.207 - 5.645 - - - 240.562 22.600.604	12.
IV. C. 1. 1. 2. 3. 4. 5. 6. II. 7. 8.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 дo 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken	3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3057 3058	246.207 - 5.645 240.562	12.
IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 дo 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Subordinated liabilities Loans taken Issuance of own securities	3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3057 3058 3059	246.207 - 5.645 240.562 22.600.604 - 22.600.604	12.
IV. C. I. 1. 2. 3. 4. 5. 6. III. 7. 8. 9.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (oд 1 до 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities	3047 3048 3049 3050 3051 3052 3053 3053 3055 3056 3057 3058 3059 3060	246.207 - 5.645 - - - 240.562 22.600.604	12.
IV. C. I. 1. 2. 3. 4. 5. 6. III. 7. 8. 9. 10.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (o.g. 1 дo. 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Other outflow for financing activities Other outflow for financing activities (I - II)	3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3056 3059 3060 3061	246.207 5.645 - 240.562 22.600.604 - 22.600.604	12.
IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (oд 1 до 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities	3047 3048 3049 3050 3051 3052 3053 3053 3055 3056 3057 3058 3059 3060	246.207 - 5.645 240.562 22.600.604 - 22.600.604	1.
IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10. 111. III.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 дo 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Other outflow for financing activities Net cash inflow from financing activities (I - II) Net cash outflow for financing activities (II - II)	3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3057 3058 3059 3060 3061 3062	246.207 5.645	12. 8 1. 1. 10.
IV. C. I. 1. 2. 3. 4. 5. 6. III. 7. 8. 9. 10. 11. III. IIV. D.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (0д 1 до 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own shares Other inflow from financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Other outflow for financing activities (I - II) Net cash inflow from financing activities (II - II) TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3057 3058 3059 3060 3061 3062 3063	246.207 - 5.645 - 240.562 22.600.604 - 22.600.604 - 22.354.398 51.885.435	12. 5 6 1. 1. 10. 38. 33.
IV. C. I. 1. 2. 3. 4. 5. 6. III. 7. 8. 9. 10. 111. III. IV. D. E. F.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (oд 1 до 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Other outflow for financing activities (I - II) Net cash inflow from financing activities (I - II) TOTAL CASH INFLOW (A.I. + A.Y. + B.I. + C.I.) TOTAL CASH INFLOW (A.I. + A.Y. + B.I. + C.I.)	3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3057 3058 3060 3061 3061 3063 3063	246.207 5.645 	12.
IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10. 11. III. IV. D. E. F. G. H.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (0д 1 до 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities (7 to 11) Purchase of own shares Loans taken Issuance of own shares Outflow for financing activities (7 to 11) Purchase of own shares Loans taken Issuance of own securities Loans taken Issuance of own securities Other outflow for financing activities (I - II) Net cash inflow from financing activities (II - I) TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.) TOTAL CASH OUTFLOW (A.I. + A.V. + A.22. + A.23. + B.II. + C.II.) NET INCREASE IN CASH (D E.) NET DECREASE IN CASH (E D.) CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3057 3058 3059 3060 3061 3062 3063 3064 3064 3066 3066 3066	246.207 5.645	12. 5 8 1. 1. 10. 38. 33. 5.
IV. C. I. 1. 2. 3. 4. 5. 6. III. 7. 8. 9. 10. 111. III. IV. D. E. F.	Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (o.d. 1 do. 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Outflow for financing activities (7 to 11) Purchase of own shares Subordinated liabilities Loans taken Issuance of own securities Other outflow for financing activities (I - II) Net cash inflow from financing activities (I - II) Net cash outflow for financing activities (II - I) TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.) TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.) NET INCREASE IN CASH (D E.) NET DECREASE IN CASH (E D.)	3047 3048 3049 3050 3051 3052 3053 3055 3056 3057 3058 3059 3060 3061 3062 3063 3064 3065 3066	246.207 5.645	12. 5 6 1. 1. 10. 38. 33.