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

CASH FLOW STATEMENT in the period from 01.01. to 31.12.2023.

in the period from 01.01. to 31.12.2023.				
ITEM		ADP code	Current year amount	Previous year amount
1		2		
A.	CASH FLOW FROM OPERATING ACTIVITIES			
l.	Cash inflow from operating activities (1 to 4)	3001	27.663.272	19.026.3
1. 2.	Interest Fees	3002 3003	21.485.498 5.436.329	13.551.0 5.064.1
3.	Other operating income	3004	667.984	336.0
4.	Dividends and profit sharing	3005	73.461	75.0
II.	Cash outflow from operating activities (5 to 9)	3006	19.637.715	12.759.1
5.	Interest	3007	6.663.548	3.104.
6.	Fees	3008	1.769.932	1.670.9
7.	Gross salaries, salary compensations and other personal expenses	3009	3.448.786	2.852.
8.	Taxes, contributions and other duties charged to income	3010	783.466	375.
9 III.	Other operating expenses	3011 3012	6.971.983	4.755
IV.	Net cash inflow from operating activities before an increase or decrease in lending and deposits (I - II) Net cash outflow for operating activities before an increase or decrease in lending and deposits (II - I)	3012	8.025.557	6.267.2
٧.	Decrease in lending and increase in deposits received and other liabilities (10 to 15)	3014	41.227.708	21.460.
10.	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	3015	-	22110011
11.	Decrease in financial assets initially recognised at fair value through income statement, financial assets held for trading and other securities not	3016	2.802.585	
	intended for investment		2.002.303	
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	38.425.122	21.460.
14. 15.	Increase in financial liabilities initially recognised at fair value through income statement and financial liabilities held for trading	3019 3020	-	
15. VI.	Increase in liabilities arising from hedging derivatives and change in fair value of hedged items Increase in lending and decrease in deposits received and other liabilities (16 to 21)	3020 3021	21.765.740	26.436.
16.	Increase in lending and receivables from banks, other financial organisations, central bank and clients	3022	21.765.740	22.560.
	Increase in financial assets initially recognised at fair value through income statement, financial assets held for trading and other securities not		21.765.716	
17.	held for investment	3023	-	3.876.
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	3026	-	
21. VII.	Decrease in liabilities arising from hedging derivatives and change in fair value of hedged items Net cash inflow from operating activities before profit tax (III - IV + V - VI)	3027 3028	27.487.525	1.291.
VIII.	Net cash nillow from operating activities before profit tax (IV - III + VI - V) Net cash outflow from operating activities before profit tax (IV - III + VI - V)	3029	27.467.323	1.291
22.	Profit tax paid	3030	16.219	109
23.	Dividends paid	3031	-	
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	3032	27.471.306	1.181.
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	3033	-	
В.	CASH FLOW FROM INVESTING ACTIVITIES	3034		
l.	Cash inflow from investing activities (1 to 5)		374.104	11
1.	Investment into investment securities	3035	374.104	
2.	Sale of investments into subsidiaries and associated companies and joint ventures	3036	-	
3.	Sale of intangible investments, property, plants and equipment	3037	=	11
4. 5.	Sale of investment property	3038		
II.	Other inflow from investment Cash outflow for investing activities (6 to 10)	3039 3040	2.168.877	2.471
6.	Investment into investment securities	3041	2.108.877	2.471
7.	Purchase of investments into subsidiaries and associated companies and joint ventures	3042	-	
8.	Purchase of intangible investments, property, plants and equipment	3043	2.168.877	2.47
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)	3047	1.794.772	2.459
C.	CASH FLOW FROM FINANCING ACTIVITIES			
<u>l.</u>	Cash inflow from financing activities (oд 1 до 6)	3048	1.821.152	10.724
1.	Capital increase	3049	4 704 076	3.51
2. 3.	Subordinated liabilities Loans taken	3050 3051	1.781.976	3.54 3.66
4.	Issuance of own securities	3052	_	3.00
5.	Sale of own shares	3053	_	
6.	Other inflow from financing activities	3054	39.176	
II.	Outflow for financing activities (7 to 11)	3055	20.100.400	2.01
7.	Purchase of own shares	3056	-	
8.	Subordinated liabilities	3057	E	
9.	Loans taken	3058	20.100.400	
10.	Issuance of own securities	3059	-	
11.	Other outflow for financing activities	3060	=	2.01
III.	Net cash inflow from financing activities (I - II)	3061	-	8.70
IV.	Net cash outflow for financing activities (II - I)	3062	18.279.248	
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	3063	71.086.236	51.22
E. F.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	3064	63.688.950 7.397.285	43.79 7.42
G.	NET INCREASE IN CASH (D E.) NET DECREASE IN CASH (E D.)	3065 3066	7.397.285	7.427
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	3067	26.403.498	18.908
l.	EXCHANGE RATE GAINS	3068	5.014.705	10.540
	EXCHANGE RATE LOSSES	3069	5.071.527	10.473
J.				