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

## CASH FLOW STATEMENT in the period from 01.01. to 30.09.2021

ITEM		ADP	Current year amount	(in RSD thousand
		code		
1 A.	CASH FLOW FROM OPERATING ACTIVITIES	2	3	4
<u>.</u> I.	Cash inflow from operating activities (1 to 4)	3001	11.785.487	8.355.0
1.	Interest	3002	8.919.006	5.918.7
2.	Fees	3003	2.596.930	2.206.7
3. 4.	Other operating income	3004 3005	246.147	211.0
4. II.	Dividends and profit sharing Cash outflow from operating activities (5 to 9)	3005 3006	23.404 7.158.461	18.4 5.996.9
5.	Interest	3007	1.422.841	1.402.6
6.	Fees	3008	993.681	841.6
7.	Gross salaries, salary compensations and other personal expenses	3009	1 001 000	4 500 7
8.	Taxes, contributions and other duties charged to income	3010	1.661.966 360.930	<u>1.502.7</u> 299.3
9	Other operating expenses	3010	2.719.044	1.950.5
	Net cash inflow from operating activities before an increase or decrease in lending and deposits (I - II)	3012	4.627.027	2.358.0
IV.	Net cash outflow for operating activities before an increase or decrease in lending and deposits (II - I)	3013	0	
۷.	Decrease in lending and increase in deposits received and other liabilities (10 to 15)	3014	13.293.470	44.535.2
10.	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	3015	0	
11.	Decrease in financial assets initially recognised at fair value through income statement, financial assets held for trading and other securities not intended for investment	3016	0	
12.	Decrease in receivables arising from hedging derivatives and change in fair value of hedged items	3017	0	
13.	Increase in deposits and other liabilities to banks, other financial organisations, central bank and clients	3018	13.293.470	44.535.2
14.	Increase in financial liabilities initially recognised at fair value through income statement and financial liabilities held for trading	3019	0	
15.	Increase in liabilities arising from hedging derivatives and change in fair value of hedged items	3020	0	
VI.	Increase in lending and decrease in deposits received and other liabilities (16 to 21)	3021	21.160.179	38.450.1
16.	Increase in lending and receivables from banks, other financial organisations, central bank and clients	3022	18.586.126	26.982.3
17.	Increase in financial assets initially recognised at fair value through income statement, financial assets held for trading and other securities not held for investment	3023	2.574.054	11.467.8
18.	Increase in receivables arising from hedging derivatives and change in fair value of hedged items	3024	0	
19.	Decrease in deposits and other liabilities to banks, other financial organisations, central bank and clients	3025	0	
20.	Decrease in financial assets initially recognised at fair value through income statement and financial assets held for trading	3026	0	
21.	Decrease in liabilities arising from hedging derivatives and change in fair value of hedged items	3027	0	0.440
VII. VIII.	Net cash inflow from operating activities before profit tax (III - IV + V - VI) Net cash outflow from operating activities before profit tax (IV - III + VI - V)	3028 3029	3.239.683	8.443.
22.	Profit tax paid	3029	39.784	187.6
23.	Dividends paid	3031	0	107.0
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	3032	0	8.255.4
Χ.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	3033	3.279.467	
В.	CASH FLOW FROM INVESTING ACTIVITIES	3034		
<u>I.</u>	Cash inflow from investing activities (1 to 5)		260.974	247.
1.	Investment into investment securities	3035 3036	260.974	247.
2. 3.	Sale of investments into subsidiaries and associated companies and joint ventures Sale of intangible investments, property, plants and equipment	3036	0	
4.	Sale of investment property	3038	9	
5.	Other inflow from investment	3039	0	
П.	Cash outflow for investing activities (6 to 10)	3040	824.483	819.
6.	Investment into investment securities	3041	0	
7.	Purchase of investments into subsidiaries and associated companies and joint ventures	3042	0	
8.	Purchase of intangible investments, property, plants and equipment Purchase of investment property	3043 3044	824.483	819.7
9.			0	
10.	Other outflow for investment activities	3045	0	
			\$	571.9
10. III.	Other outflow for investment activities Net cash inflow from investment activities (I - II)	3045 3046	0	571.
10. III. IV.	Other outflow for investment activities Net cash inflow from investment activities (I - II) Net cash outflow for investment activities (II - I)	3045 3046	0	571.
10. III. IV. C. I. 1.	Other outflow for investment activities Net cash inflow from investment activities (I - II) Net cash outflow for investment activities (I - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 go 6) Capital increase	3045 3046 3047 3048 3049	0 563.509	
10. III. IV. C. I.	Other outflow for investment activities Net cash inflow from investment activities (I - II) Net cash outflow for investment activities (II - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 go 6)	3045 3046 3047 3048 3049 3050	0 563.509 11.314.670 2.349.060 0	4.048.
10. III. IV. C. I. 1. 2. 3.	Other outflow for investment activities Net cash inflow from investment activities (I - II) Net cash outflow for investment activities (I - I) CASH FLOW FROM FINANCING ACTIVITES Cash inflow from financing activities (og 1 go 6) Capital increase Subordinated liabilities Loans taken	3045 3046 3047 3048 3049 3050 3051	0 563.509 11.314.670 2.349.060 0 8.965.610	
10. III. IV. C. I. 1. 2. 3. 4.	Other outflow for investment activities Net cash inflow from investment activities (I - II) Net cash outflow for investment activities (I - II) CASH FLOW FROM FINANCING ACTIVITES Cash inflow from financing activities (og 1 go 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities	3045 3046 3047 3048 3049 3050 3051 3052	0 563.509 11.314.670 2.349.060 0 8.965.610 0	4.048.
10. III. IV. C. I. 1. 2. 3. 4. 5.	Other outflow for investment activities Net cash inflow from investment activities (I - II) Net cash outflow for investment activities (I - II) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 до 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares	3045 3046 3047 3048 3049 3050 3051 3052 3053	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0	<b>4.048</b> . 4.012.
10. III. IV. C. I. 1. 2. 3. 4. 5. 6.	Other outflow for investment activities (I - II) Net cash utflow for minvestment activities (I - II) Net cash outflow for investment activities (I - I) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 go 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares Other inflow from financing activities	3045 3046 3047 3048 3049 3050 3051 3052 3053 3054	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0 0 0 0	<b>4.048.</b> 4.012. 35.
10. III. IV. C. I. 1. 2. 3. 4. 5.	Other outflow for investment activities Net cash inflow from investment activities (I - II) Net cash outflow for investment activities (I - II) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 до 6) Capital increase Subordinated liabilities Loans taken Issuance of own securities Sale of own shares	3045 3046 3047 3048 3049 3050 3051 3052 3053	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0	4.048.
10. III. IV. C. I. 1. 2. 3. 4. 5. 6. II.	Other outflow for investment activities Net cash inflow from investment activities (I - II) Net cash outflow for investment activities (I - II) CASH FLOW FROM FINANCING ACTIVITES Cash inflow from financing activities (og 1 go 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)	3045 3046 3047 3048 3049 3050 3051 3052 3053 3054 3055	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0 0 0 0	<b>4.048.</b> 4.012. 35.
10. III. IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9.	Other outflow for investment activities (I - II)         Net cash inflow from investment activities (I - II)         Net cash outflow for investment activities (I - 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 (7 to 11)         Purchase of own shares         Subordinated liabilities         Loans taken	3045 3046 3047 3048 3050 3050 3051 3052 3053 3054 3055 3055 3055 3055 3057 3058	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0 4.333.996 0 4.333.996 0 253.002 0	4.048. 4.012. 35. <b>252</b> .
10. III. IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10.	Other outflow for investment activities Net cash inflow from investment activities (I - II) Net cash outflow for investment activities (I - II) CASH FLOW FROM FINANCING ACTIVITES Cash inflow from financing activities (og 1 go 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 Subordinated liabilities Loans taken Subordinated liabilities Loans taken Issuance of own shares Subordinated liabilities Loans taken Issuance of own securities	3045 3046 3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3056 3058 3059	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0 4.333.996 0 253.002 0 0 0 253.002 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4.048. 4.012. 35. 252.
10. III. IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10. 11.	Other outflow for investment activities (I - II) Net cash outflow for investment activities (I - II) CASH FLOW FROM FINANCING ACTIVITIES Cash inflow from financing activities (og 1 go 6) Capital increase Subordinated liabilities Loans taken Issuance of own sheres Other inflow from financing activities Outflow for financing activities Loans taken Subordinated liabilities Loans taken Issuance of own sheres Subordinated liabilities Loans taken Subordinated liabilities Comments Subordinated SubordinateS	3045 3046 3047 3048 3049 3050 3051 3052 3053 3055 3055 3055 3055 3055 3055	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0 4.333.996 0 0 253.002 0 0 4.080.993	4.048. 4.012. 35. 252. 252.
10. III. IV. C. L. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10. 11. III.	Other outflow for investment activities         Net cash inflow from investment activities (I - II)         Net cash outflow for investment activities (I - 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 (7 to 11)         Purchase of own shares         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         Cubdring activities (1 to 11)         Purchase of own shares         Subordinated liabilities         Loans taken         Issuance of own securities         Other outflow for financing activities (1 to 11)         Net cash thindow from financing activities (1 to 11)	3045 3046 3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3056 3057 3058 3059 3059 3060 3061	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0 4.333.996 0 253.002 0 0 0 253.002 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4.048. 4.012. 35. 252. 252.
10. III. IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10. 11. IV. IV. V. IV. II. II. IV. IV.	Other outflow for investment activities         Net cash inflow from investment activities (I - II)         Net cash outflow for investment activities (I - I)         CASH FLOW FROM FINANCING ACTIVITIES         Cash inflow from financing activities (og 1 go 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 securities         Subordinated liabilities         Loans taken         Outflow for financing activities         Outflow for financing activities         Constaken         Subordinated liabilities         Loans taken         Subordinated liabilities         Loans taken         Subordinated liabilities         Loans taken         Issuance of own securities         Other outflow for financing activities (I - II)         Net cash inflow from financing activities (I - I)	3045 3046 3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3055 3056 3055 3056 3058 3059 3060 3060 3061 3062	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0 4.333.996 0 253.002 0 0 4.080.993 6.980.674 0 0	4.048. 4.012. 35. 252. 252. 3.795.
10. III. IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10. 11. III.	Other outflow for investment activities         Net cash inflow from investment activities (I - II)         Net cash outflow for investment activities (I - 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 (7 to 11)         Purchase of own shares         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         Cubdring activities (1 to 11)         Purchase of own shares         Subordinated liabilities         Loans taken         Issuance of own securities         Other outflow for financing activities (1 to 11)         Net cash thindow from financing activities (1 to 11)	3045 3046 3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3056 3057 3058 3059 3059 3060 3061	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0 4.333.996 0 0 253.002 0 0 4.080.993	4.048. 4.012. 35. 252. 252. 3.795. 57.186.
10. III. IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10. 11. IV. V. D.	Other outflow for investment activities         Net cash inflow from investment activities (I - II)         Net cash outflow for investment activities (I - II)         CASH FLOW FROM FINANCING ACTIVITES         Cash inflow from financing activities (og 1 go 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         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 (1 - II)         Net cash inflow from financing activities (1 - II)         Net cash outflow (AL: + AV: + BL: + CL)	3045 3046 3047 3048 3050 3051 3052 3053 3055 3055 3055 3055 3055 3055	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0 0 4.333.996 0 253.002 0 253.002 0 4.080.993 6.980.674 0 36.654.601	4.048. 4.012. 35. 252. 252. 3.795. 57.186. 45.707.
10. III. IV. C. L. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10. 11. III. IV. D. E.	Other outflow for investment activities         Net cash inflow from investment activities (I - II)         Net cash outflow for investment activities (I - I)         CASH FLOW FROM FINANCING ACTIVITIES         Cash inflow from financing activities (og 1 go 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         Subordinated liabilities         Loans taken         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)         Purchase of own securities         Net cash inflow from financing activities (I - I)         TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)         NET INCERSE IN CASH (D E.)         NET INCERSE IN CASH (D E.)         NET DECREASE IN CASH (D D.)	3045 3046 3047 3048 3050 3051 3052 3053 3054 3055 3055 3056 3055 3056 3057 3058 3057 3058 3050 3060 3061 3062 3063 3064	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 4.333.996 0 253.002 0 4.080.993 6.980.674 0 3.6.654.601 33.516.903 3.137.698 0 0	4.048. 4.012. 35. 252. 252. 3.795. 57.186. 45.707. 11.478.
10. III. V. C. L. 1. 2. 3. 4. 4. 5. 6. II. 7. 8. 9. 10. 11. II. I. E. F. G. H.	Other outflow for investment activities (I - II)         Net cash utflow from investment activities (I - I)         CASH FLOW FROM FINANCING ACTIVITIES         Cash inflow from financing activities (og 1 go 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 (1 to 11)         Purchase of own securities         Other outflow for financing activities (1 to 11)         Purchase of own securities         Other outflow for financing activities (1 to 11)         Net cash inflow from financing activities (1 to 11)         Net cash outflow for financing activities (1 to 11)         Net cash outflow for financing activities (1 to 11)         Net cash utflow for financing activities (1 to 11)         Net cash inflow from financing activities (1 to 11)         Net cash inflow	3045 3046 3047 3048 3050 3050 3051 3052 3053 3054 3055 3055 3055 3056 3057 3058 3057 3058 3059 3060 3061 3060 3061 3063 3064 3065 3066	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 0 0 4.333.996 0 253.002 0 0 4.080.993 6.980.674 0 33.654.601 33.516.903 3.137.689 0 0 20.751.615	4.048. 4.012. 35. 252. 252. 3.795. 57.186. 45.707. 11.478. 9.763.
10. III. IV. C. I. 1. 2. 3. 4. 5. 6. II. 7. 8. 9. 10. 11. II. II. F. G.	Other outflow for investment activities         Net cash inflow from investment activities (I - II)         Net cash outflow for investment activities (I - I)         CASH FLOW FROM FINANCING ACTIVITIES         Cash inflow from financing activities (og 1 go 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         Subordinated liabilities         Loans taken         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)         Purchase of own securities         Net cash inflow from financing activities (I - I)         TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)         NET INCERSE IN CASH (D E.)         NET INCERSE IN CASH (D E.)         NET DECREASE IN CASH (D D.)	3045 3046 3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3057 3056 3057 3058 3059 3060 3060 3061 3062 3063 3064 3065 3066	0 563.509 11.314.670 2.349.060 0 8.965.610 0 0 4.333.996 0 253.002 0 4.080.993 6.980.674 0 3.6.654.601 33.516.903 3.137.698 0 0	4.048. 4.012. 35. 252. 252. 3.795. 57.186. 45.707. 11.478.

In Novi Sad, 20.10.2021 Legal representative of the bank

President of the executive board

Member of the executive board

Stevan Čomić

Slavko Carić

Suzan Tanriyar