

07534183	6419	100003148
Registration number:	Activity Code:	TIN
Name: ADRIATIC BANK A.D.		
Head office: Dalmatinska 22, 11000 Beograd		

STATEMENT OF CASH FLOWS
01.01.2023-30.09.2023

POSITION		ADP code	Amount	
			current year	previous year
1		2	3	4
A.	CASH FLOWS FROM OPERATING ACTIVITIES			
I.	Cash inflows from operating activities (from 3002 to 3005)	3 0 0 1	1.153.578	760.833
1.	Inflow from interest	3 0 0 2	623.036	390.825
2.	Inflow from fees	3 0 0 3	513.878	370.008
3.	Inflow from other operating activities	3 0 0 4	16.664	0
4.	Inflow from dividends and profit sharing	3 0 0 5		0
II.	Cash outflows from operating activities (from 3007 to 3011)	3 0 0 6	736.572	771.966
5.	Outflow from interest	3 0 0 7	119.138	118.848
6.	Outflow from fees	3 0 0 8	25.854	19.566
7.	Gross wages, compensations of wages and other personal expenses	3 0 0 9	329.804	248.000
8.	Taxes, contributions and other duties charged to income	3 0 1 0	14.031	54.699
9.	Other operating expenses	3 0 1 1	247.745	330.853
III.	Net cash inflow from operating activities before increase or decrease in lending and deposits (3001 - 3006)	3 0 1 2	417.005	0
IV.	Net cash outflow from operating activities before increase or decrease in lending and deposits (3006 - 3001)	3 0 1 3	0	11.133
V.	Decrease in lending and increase in deposits and other liabilities (from 3015 to 3020)	3 0 1 4	3.422.553	789.071
10.	Decrease in loans and advances to banks, other financial institutions, central banks and customers	3 0 1 5	0	419.036
11.	Reduction of financial assets that are initially recognized at fair value through profit or loss, financial assets held for trading and other securities that are not intended for investment	3 0 1 6	25.117	0
12.	Decrease in receivables from financial derivatives held for hedging and fair value adjustments of items that are the subject of hedging	3 0 1 7		0
13.	Increase in deposits and other liabilities to banks, other financial institutions, central banks and customers	3 0 1 8	3.017.634	370.035
14.	The increase in financial liabilities are initially recognized at fair value through profit or loss and financial liabilities held for trading	3 0 1 9	379.802	0
15.	Increase in liabilities arising from financial derivatives held for hedging and fair value adjustments of items that are the subject of hedging	3 0 2 0	0	0
VI.	Increase in loans and decrease in deposits and other liabilities (from 3022 to 3027)	3 0 2 1	2.556.908	240.987
16.	Increase in loans and advances to banks, other financial institutions, central banks and customers	3 0 2 2	2.556.908	0
17.	Increase in financial assets that are initially recognized at fair value through profit or loss, financial assets held for trading and other securities that are not intended for investment	3 0 2 3	0	240.987
18.	Increase in receivables from financial derivatives held for hedging and fair value adjustments of items that are the subject of hedging	3 0 2 4		0
19.	Decrease in deposits and other liabilities to banks, other financial institutions, central banks and customers	3 0 2 5	0	0
20.	Reducing financial liabilities are initially recognized at fair value through profit or loss and financial liabilities held for trading	3 0 2 6	0	0
21.	Reduction of liabilities arising from financial derivatives held for hedging and fair value adjustments of items that are the subject of hedging	3 0 2 7	0	0
VII.	Net cash inflow from operating activities before income tax (3012 - 3013 + 3014 -3021)	3 0 2 8	1.282.650	536.951

VIII.	Net cash outflow from operating activities before income tax (3013-3012+3021-3014)	3	0	2	9	0	0
22.	Income tax paid	3	0	3	0	0	0
23.	Dividends paid	3	0	3	1	0	0
IX.	Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3	0	3	2	1.282.650	536.951
X.	Net cash outflow from operating activities (3029 - 3028 + 3030 + 3031)	3	0	3	3	0	0
B.	CASH FLOWS FROM INVESTING ACTIVITIES						5565
I.	Cash flow from investing activities (from 3035 to 3039)	3	0	3	4	531	0
1.	Proceeds from investments in investment securities	3	0	3	5	531	5.565
2.	Proceeds from sales of investments in subsidiaries and associates and joint ventures	3	0	3	6	0	0
3.	Proceeds from sale of intangible assets, property, plant and equipment	3	0	3	7	0	0
4.	Proceeds from sale of investment property	3	0	3	8	0	0
5.	Other inflows from investing activities	3	0	3	9	0	0
II.	Cash outflows from investing activities (from 3041 to 3045)	3	0	4	0	546.777	232.970
6.	Outflows from investments in investment securities	3	0	4	1	0	0
7.	Purchase of investments in subsidiaries and associates and joint ventures	3	0	4	2	0	0
8.	Purchase of intangible assets, property, plant and equipment	3	0	4	3	546.777	43.248
9.	Purchases of investment property	3	0	4	4	0	0
10.	Other outflows from investing activities	3	0	4	5	0	189.722
III.	Net cash inflow from investing activities (3034 - 3040)	3	0	4	6	0	0
IV.	Net cash outflow from investing activities (3040 - 3034)	3	0	4	7	546.246	227.405
C.	CASH FLOWS FROM FINANCING ACTIVITIES						0
I.	Cash flow from financing activities (from 3049 to 3054)	3	0	4	8	0	0
1.	Proceeds from capital increase	3	0	4	9	0	0
2.	Cash inflows from subordinated liabilities	3	0	5	0	0	0
3.	Proceeds from borrowings	3	0	5	1	0	0
4.	Proceeds from issued treasury securities	3	0	5	2		0
5.	Proceeds from sale of treasury shares	3	0	5	3	0	0
6.	Other inflows from financing activities	3	0	5	4	0	0
II.	Cash used in financing activities (from 3056 to 3060)	3	0	5	5	0	74.908
7.	Outflow from redemption of own shares	3	0	5	6	0	0
8.	Cash outflow from subordinated liabilities	3	0	5	7	0	0
9.	Cash outflows from borrowings	3	0	5	8	0	74.908
10.	Outflows issued its own securities	3	0	5	9	0	0
11.	Outflows issued its own securities	3	0	6	0	0	0
III.	Net cash inflow from financing activities (3048-3055)	3	0	6	1	0	0
IV.	Net cash outflow from financing activities (3055-3048)	3	0	6	2	0	74.908
G.	TOTAL CASH FLOW (3001 + 3014 + 3034 + 3048)	3	0	6	3	4.576.662	1.555.469
D	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)	3	0	6	4	3.840.258	1.320.831
Đ	NET INCREASE IN CASH (3063 - 3064)	3	0	6	5	736.404	234.638
E	NET DECREASE IN CASH (3064 - 3063)	3	0	6	6	0	0
Ž	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	3	0	6	7	1.291.399	1.654.541
Z	EXCHANGE RATE GAINS	3	0	6	8	2.173.058	1.020.590
I	EXCHANGE RATE LOSSES	3	0	6	9	1.899.545	1.053.969
J	CASH AND CASH EQUIVALENTS AT END OF PERIOD (3065-3066+3067+3068-3069)	3	0	7	0	2.301.317	1.855.800