



Name: Adriatic Bank a.d. Beograd
Head office: Далматинска 22, 11000 Београд

CASH FLOW STATEMENT
for period 01.01.2024 - 30.06.2024

(in RSD thousand)

ITEM	ADP code	Current year amount		Previous year amount	
		30.6.2024		30.6.2023	
1	2	3		4	
A. CASH FLOWS FROM OPERATING ACTIVITIES					
I. Cash inflows from operating activities (from 3002 to 3005)			1.309.245		673.359
1. Inflow from interest	3 0 0 1		670.254		411.393
2. Inflow from fees	3 0 0 2		626.217		251.093
3. Inflow from other operating activities	3 0 0 3		12.774		10.873
4. Inflow from dividends and profit sharing	3 0 0 4		0		0
II. Cash outflows from operating activities (from 3007 to 3011)			690.060		485.286
5. Outflow from interest	3 0 0 5		123.444		86.506
6. Outflow from fees	3 0 0 6		27.765		12.210
7. Gross wages, compensations of wages and other personal expenses	3 0 0 7		317.183		208.983
8. Taxes, contributions and other duties charged to income	3 0 0 8		11.018		10.848
9. Other operating expenses	3 0 0 9		210.650		166.739
III. Net cash inflow from operating activities before increase or decrease in lending and deposits (3001 - 3006)	3 0 1 0		619.185		188.073
IV. Net cash outflow from operating activities before increase or decrease in lending and deposits (3006 - 3001)	3 0 1 1		0		0
V. Decrease in lending and increase in deposits and other liabilities (from 3015 to 3020)			2.643.703		1.008.646
10. Decrease in loans and advances to banks, other financial institutions, central banks and customers	3 0 1 2		573.699		595.834
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 3		0		20.869
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 4		0		0
13. Increase in deposits and other liabilities to banks, other financial institutions, central banks and customers	3 0 1 5		2.070.004		0
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 6		0		391.943
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 1 7		0		0
VI. Increase in loans and decrease in deposits and other liabilities (from 3022 to 3027)			841.669		315.387
16. Increase in loans and advances to banks, other financial institutions, central banks and customers	3 0 1 8		0		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 1 9		740.463		0
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 0		0		0
19. Decrease in deposits and other liabilities to banks, other financial institutions, central banks and customers	3 0 2 1		0		315.387
20. Reducing financial liabilities are initially recognized at fair value through profit or loss and financial liabilities held for trading	3 0 2 2		101.206		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 3		0		0
VII. Net cash inflow from operating activities before income tax (3012 - 3013 + 3014 - 3021)	3 0 2 4		2.421.219		881.332
VIII. Net cash outflow from operating activities before income tax (3013-3012+3021-3014)	3 0 2 5		0		0
22. Income tax paid	3 0 2 6		0		0
23. Dividends paid	3 0 2 7		0		0
IX. Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3 0 2 8		2.421.219		881.332
X. Net cash outflow from operating activities (3029 - 3028 + 3030 + 3031)	3 0 2 9		0		0

	ITEM	ADP code	Current year amount		Previous year amount	
			30.6.2024		30.6.2023	
			1	2	3	4
B.	CASH FLOWS FROM INVESTING ACTIVITIES			0		0
I.	Cash flow from investing activities (from 3035 to 3039)	3 0 3 4		71.185		0
1.	Proceeds from investments in investment securities	3 0 3 5		0		0
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		71.185		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		156.722		458.126
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		156.722		458.126
9.	Purchases of investment property	3 0 4 4		0		0
10.	Other outflows from investing activities	3 0 4 5		0		0
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		85.537		458.126
C.	CASH FLOWS FROM FINANCING ACTIVITIES			0		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		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		0
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		0
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		0
G.	TOTAL CASH FLOW (3001 + 3014 + 3034 + 3048)	3 0 6 3		4.024.133		1.682.005
D	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)	3 0 6 4		1.688.451		1.258.799
D	NET INCREASE IN CASH (3063 - 3064)	3 0 6 5		2.335.682		423.206
E	NET DECREASE IN CASH (3064 - 3063)	3 0 6 6		0		0
Z	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	3 0 6 7		3.169.991		1.291.399
Z	EXCHANGE RATE GAINS	3 0 6 8		344.966		176.832
I	EXCHANGE RATE LOSSES	3 0 6 9		0		0
J	CASH AND CASH EQUIVALENTS AT END OF PERIOD (3065-3066+3067+3068-3069)	3 0 7 0		5.850.639		1.891.437