

UniCredit Bank Serbia JSC, Belgrade, Rajiceva 27-29

(business name and seat of the bank)

CASH FLOW STATEMENT in the period from <u>01.01</u>. to <u>30.06.2022</u>.

(in RSD thousand) ITEM ADP code 01.01.-30.06.2022. 01.01.-30.06.2021. CASH FLOW FROM OPERATING ACTIVITIES Cash inflow from operating activities (from 3002 to 3005) 0 0 11.262.343 9.567.058 Interest 3 0 0 2 5.977.003 5.561.653 2 Fees 3 0 0 3 5.168.399 3.987.041 3 3 0 0 4 Other operating income 116.941 18.364 Dividends and profit sharing 3 0 0 5 Cash outflow from operating activities (from 3007 to 3011) 3 0 0 6 7.005.113 6.038.087 Interest 0 0 7 3 874.419 779.207 6 3 0 0 8 Fees 1.713.170 1 044 984 Gross salaries, salary compensations and other personal expenses 3 0 0 9 1.883.262 1.713.152 8 Taxes, contributions and other duties charged to income 3 0 1 0 311.788 329.132 9 Other operating expenses 3 0 1 1 2.222,474 2.171.612 Net cash inflow from operating activities before an increase or decrease in financial assets and financial 3 0 1 2 111 4.257,230 3.528.971 liabilities (3001 - 3006) Net cash outflow from operating activities before an increase or decrease in financial assets and financial 3 0171 3 IV. 0 liabilities (3006 - 3001) V Decrease in financial assets and increase in financial liabilities (from 3015 to 3020) 3 0 1 4 1.602.194 18.073.283 0 1 5 10 Decrease in loans and receivables from banks, other financial organisations, central bank and clients 0 11 Decrease in receivables under securities and other financial assets not intended for investment 3 0 1 6 1.270,865 0 12 Decrease in receivables under hedging derivatives and change in fair value of hedged items 3 0 1 7 0 0 Increase in deposits and other financial liabilities to banks, other financial organisations, central bank and 13. 3 0 1 8 0 18 038 012 clients 14 Increase in other financial liabilities 3 0 1 9 331.329 35.271 15 Increase in liabilities under hedging derivatives and change in fair value of hedged items 0 2 0 W Increase in financial assets and decrease in financial liabilities (from 3022 to 3027) 3 0 2 1 40.454.585 3.704.960 16 Increase in loans and receivables from banks, other financial organisations, central bank and clients 0 2 2 37.679.189 2.103.778 17 Increase in receivables under securities and other financial assets not intended for investment 3 0 2 3 1.565.107 18 Increase in receivables under hedging derivatives and change in fair value of hedged items 3 0 2 4 0 0 Decrease in deposits and other financial liabilities to banks, other financial organisations, central banks and 19 3 0 2 5 0 2.737.770 clients 20 Decrease in other financial liabilities 3 0 2 6 21 Decrease in liabilities under hedging derivatives and change in fair value of hedged items 3 0 2 7 37.626 36.075 VII Net cash inflow from operating activities before profit tax (3012 - 3013 + 3014 - 3021) 3 0 2 8 17.897.294 VIII Net cash outflow from operating activities before profit tax (3013 - 3012 + 3021 - 3014) 34.595.161 3 0 2 9 22 Profit tax paid 3 0 3 0 360.170 315.119 23 Dividends paid 3 0 3 1 0 IX. Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031) 3 0 3 2 Ð 17.582.175 Net cash outflow from operating activities (3029 - 3028 + 3030 + 3031) 3 0 3 3 34 955 331 B CASH FLOW FROM INVESTING ACTIVITIES Cash inflow from investing activities (from 3035 to 3039) 3 0 3 4 5.789.623 2.127.903 1 Investment in investment securities 3 0 3 5 5.789.623 2.127.903 2 Sale of investments into subsidiaries and associated companies and joint ventures 3 0 3 6 Sale of intangible investments, property, plant and equipment 3 0 3 7 D 0 Sale of investment property 4 3 0 3 8 0 0 5 Other inflow from investing activities 3 0 3 9 Đ Ш Cash outflow from investing activities (from 3041 to 3045) 3 0 4 0 117.101 257.457 Investment into investment securities 3 0 4 1 0 C Purchase of investments into subsidiaries and associated companies and joint ventures 3 0 4 2 0 0 Purchase of intangible investments, property, plant and equipment 3 0 4 3 117,101 257.457 Purchase of investment property 3 0 4 4 0 0 10 Other outflow from investing activities 3 0 4 5 0 n 101 Net cash inflow from investing activities (3034 - 3040) 3 0 4 6 5.672.522 1.870.446 Net cash outflow from investing activities (3040 - 3034) 3 0 4 7 D

	ITEM.		DI			Amount		
			וטו	C	ode	01.0130.06.2022,	01.0130.06.2021.	
				2				
C.	CASH FLOW FROM FINANCING ACTIVITIES		Т	Т	Т			
1.	Cash inflow from financing activities (from 3049 to 3054)	3	0	1	8	1.839.824		
1.	Capital increase	3	T	1	9	0		
2.	Subordinated liabilities	3	1	1	0	0		
3.	Loans taken	3	0	1 5	1	1.839.824		
4.	Issuance of securities	3	1	1	2	0	(
5.	Sale of own shares	3	1	1 8	3	D		
6,	Other inflow from financing activities	3	1	1	4	0	(
11.	Cash outflow from financing activities (from 3056 to 3060)	3	1	1	5 5	223.364	359.439	
7.	Purchase of own shares	3	1	1 8	6	0	(
8.	Subordinated liabilities	3	10	1 2	7	D		
9.	Loans taken	3	1	1 6	8 6	0	139,219	
10.	Issuance of securities	3	1	1	9	0		
11.	Other outflow from financing activities	3	1	1	3 0	223.364	220.220	
111.	Net cash inflow from financing activities (3048 - 3055)	3	1	1 6	1	1.616.460		
IV.	Net cash outflow from financing activities (3055 - 3048)	3	1	1 6	1 2	0	359.439	
D.	TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)	3	1	1 6	3	20.493.984	29.768.244	
E.	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)	3	10	1 6	1 4	48.160.333	10.675.062	
F.	NET INCREASE IN CASH (3063-3064)	3	1	1 6	5 6	0	19.093.182	
G.	NET DECREASE IN CASH (3064-3063)	3	1	1 6	1 6	27.666.349	(
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	3	1	1	1 7	78.211.971	55.791.428	
1.	EXCHANGE RATE GAINS	3	0	1	8	107.288	42.376	
J.	EXCHANGE RATE LOSSES	3	1	1	9	0		
K	CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)	3	V	13	0	50,652,910	74.926.986	

In Belgrade, on <u>15.07.2022.</u>

Person responsible for preparing the financial statement