

MONTHLY CASH FLOW REPORT
for the period 01.01.2022 - 30.06.2022

in RSD thousand

	Item	30.06.2022	30.06.2021
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash inflow from operating activities (1 to 4)	6,257,222	5,703,926
1	Interest	4,962,951	4,366,286
2	Fees	1,089,436	1,013,618
3	Other operating income	194,710	292,842
4	Dividends and profit sharing	10,125	31,180
II.	Cash outflow from operating activities (5 to 9)	3,496,598	3,054,778
5	Interest	611,872	592,507
6	Fees	429,361	309,576
7	Gross salaries, salary compensations and other personal expenses	772,032	680,442
8	Taxes, contributions and other duties charged to income	131,077	111,191
9	Other operating expenses	1,552,256	1,361,062
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	2,760,624	2,649,148
IV.	Net cash outflow for operating activities before an increase or decrease in financial assets and financial liabilities (II - I)	0	0
V.	Decrease in financial assets and increase in financial liabilities (10 to 15)	5,673,504	5,418,592
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	0	5,379,096
11	Decrease in receivables under securities and other financial assets not intended for investment	5,673,504	38,447
12	Decrease in receivables under hedging derivatives and change in fair value of hedged items	0	0
13	Increase in deposits and other liabilities to banks, other financial organisations, central bank and clients	0	1,049
14	Increase in other liabilities	0	0
15	Increase in liabilities under hedging derivatives and change in fair value of hedged items	0	0
VI.	Increase in financial asset and decrease in financial liabilities (16 to 21)	27,236,617	11,880,705
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	7,576,081	0
17	Increase in receivables under securities and other financial assets not intended for investment	0	44,852
18	Increase in receivables under hedging derivatives and change in fair value of hedged items	0	0
19	Decrease in deposits and other liabilities to banks, other financial organisations, central bank and clients	19,660,536	11,835,853
20	Decrease in other financial liabilities	0	0
21	Decrease in liabilities under hedging derivatives and change in fair value of hedged items	0	0
VII.	Net cash inflow from operating activities before profit tax (III - IV + V - VI)	0	0
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	18,802,489	3,812,965
22	Profit tax paid	767,184	744,579
23	Dividends paid	379	3,626,853
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	0	0
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	19,570,052	8,184,397
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	Cash inflow from investing activities (1 to 5)	12,498,288	16,074,770
1	Investment in investment securities	8,681,935	14,986,677
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	96,747	138,169
4	Sale of investment property	2,754,876	949,924
5	Other inflow from investment	964,730	0
II.	Cash outflow for investing activities (6 to 10)	17,159,400	13,072,469
6	Investment into investment securities	5,105,537	12,722,121
7	Purchase of investments into subsidiaries and associated companies and joint ventures	10,938,483	0
8	Purchase of intangible investments, property, plants and equipment	1,042,638	55,973
9	Purchase of investment property	72,742	8,067
10	Other outflow for investment activities	0	286,308
III.	Net cash inflow from investment activities (I - II)	0	3,002,301
IV.	Net cash outflow for investment activities (II - I)	4,661,112	0
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	Cash inflow from financing activities (od 1 do 6)	5,110,254	686,050
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	5,110,254	686,050
4	Issuance of securities	0	0
5	Sale of own shares	0	0
6	Other inflow from financing activities	0	0
II.	Outflow for financing activities (7 to 11)	100,523	86,104
7	Purchase of own shares	0	0
8	Subordinated liabilities	0	0
9	Loans taken	0	0
10	Issuance of securities	0	0
11	Other outflow for financing activities	100,523	86,104
III.	Net cash inflow from financing activities (I - II)	5,009,731	599,946
IV.	Net cash outflow for financing activities (II - I)	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	29,539,268	27,883,338
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	48,760,701	32,465,488
F.	NET INCREASE IN CASH (D. - E.)	0	0
G.	NET DECREASE IN CASH (E. - D.)	19,221,433	4,582,150
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	43,004,459	29,568,780
I.	EXCHANGE RATE GAINS	281,496	100,889
J.	EXCHANGE RATE LOSSES	107,068	65,772
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	23,957,454	25,021,747

In Belgrade,
31.07.2022.

Person responsible for preparing the report
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The legal representative of the Bank
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