

MONTHLY CASH FLOW REPORT
for the period 01.01.2023 - 30.06.2023

in RSD thousand

	Item	30.06.2023	30.06.2022
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash inflow from operating activities (1 to 4)	13,810,325	6,257,222
1	Interest	11,240,541	4,962,951
2	Fees	2,286,718	1,089,436
3	Other operating income	227,942	194,710
4	Dividends and profit sharing	55,124	10,125
II.	Cash outflow from operating activities (5 to 9)	7,340,098	3,496,598
5	Interest	3,154,180	611,872
6	Fees	524,015	429,361
7	Gross salaries, salary compensations and other personal expenses	1,411,850	772,032
8	Taxes, contributions and other duties charged to income	230,662	131,077
9	Other operating expenses	2,019,391	1,552,256
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	6,470,227	2,760,624
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)	14,202,165	5,673,504
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	0	0
11	Decrease in receivables under securities and other financial assets not intended for investment	1,586,517	5,673,504
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	12,615,648	0
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)	52,968,291	27,236,617
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	52,968,291	7,576,081
17	Increase in receivables under securities and other financial assets not intended for investment	0	0
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	0	19,660,536
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 (III - IV + V - VI)	32,295,899	18,802,489
22	Profit tax paid	3,168,256	767,184
23	Dividends paid	177	379
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	0	0
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	35,464,332	19,570,052
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	Cash inflow from investing activities (1 to 5)	14,506,470	12,498,288
1	Investment in investment securities	14,401,874	8,681,935
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	17,175	96,747
4	Sale of investment property	87,421	2,754,876
5	Other inflow from investment	0	964,730
II.	Cash outflow for investing activities (6 to 10)	2,884,321	17,159,400
6	Investment into investment securities	2,235,390	5,105,537
7	Purchase of investments into subsidiaries and associated companies and joint ventures	0	10,938,483
8	Purchase of intangible investments, property, plants and equipment	648,931	1,042,638
9	Purchase of investment property	0	72,742
10	Other outflow for investment activities	0	0
III.	Net cash inflow from investment activities (I - II)	11,622,149	0
IV.	Net cash outflow for investment activities (II - I)	0	4,661,112
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	Cash inflow from financing activities (od 1 do 6)	1,415,262	5,110,254
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	1,415,262	5,110,254
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)	420,032	100,523
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	420,032	100,523
III.	Net cash inflow from financing activities (I - II)	995,230	5,009,731
IV.	Net cash outflow for financing activities (II - I)	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	43,934,224	29,539,268
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	66,781,173	48,760,701
F.	NET INCREASE IN CASH (D. - E.)	0	0
G.	NET DECREASE IN CASH (E. - D.)	22,846,948	19,221,433
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	62,874,308	43,004,459
I.	EXCHANGE RATE GAINS	311,411	281,496
J.	EXCHANGE RATE LOSSES	348,635	107,068
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	39,990,136	23,957,454

In Belgrade,
31.07.2023.Person responsible for preparing the report
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