

MONTHLY CASH FLOW REPORT
for the period 01.01.2021 - 30.09.2021

in RSD thousand

	Item	30.09.2021	30.09.2020
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash inflow from operating activities (1 to 4)	8,264,901	11,228,021
1	Interest	6,232,436	4,586,618
2	Fees	1,575,753	1,434,059
3	Other operating income	425,532	462,251
4	Dividends and profit sharing	31,180	4,745,093
II.	Cash outflow from operating activities (5 to 9)	4,397,895	3,994,891
5	Interest	836,353	1,021,412
6	Fees	496,450	377,420
7	Gross salaries, salary compensations and other personal expenses	1,003,304	1,018,743
8	Taxes, contributions and other duties charged to income	155,799	149,551
9	Other operating expenses	1,905,989	1,427,765
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	3,867,006	7,233,130
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)	9,265,093	8,386,066
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	9,264,044	1,000,595
11	Decrease in receivables under securities and other financial assets not intended for investment	0	7,377,253
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	1,049	8,218
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)	9,826,789	6,960,976
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	0	5,770,633
17	Increase in receivables under securities and other financial assets not intended for investment	717,570	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	9,109,219	1,190,343
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)	3,305,310	8,658,220
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	0	0
22	Profit tax paid	1,128,170	1,228,539
23	Dividends paid	3,626,864	14,123,802
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	0	0
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	1,449,724	6,694,121
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	Cash inflow from investing activities (1 to 5)	18,793,191	28,406,526
1	Investment in investment securities	16,059,266	27,564,477
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	138,169	87,046
4	Sale of investment property	2,595,756	755,003
5	Other inflow from investment	0	0
II.	Cash outflow for investing activities (6 to 10)	17,907,363	38,155,677
6	Investment into investment securities	17,318,484	37,865,473
7	Purchase of investments into subsidiaries and associated companies and joint ventures	124,600	0
8	Purchase of intangible investments, property, plants and equipment	169,922	183,011
9	Purchase of investment property	8,049	4,427
10	Other outflow for investment activities	286,308	102,766
III.	Net cash inflow from investment activities (I - II)	885,828	0
IV.	Net cash outflow for investment activities (II - I)	0	9,749,151
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	Cash inflow from financing activities (од 1 до 6)	523,589	14,719,760
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	523,589	14,719,760
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)	134,254	134,203
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	134,254	134,203
III.	Net cash inflow from financing activities (I - II)	389,335	14,585,557
IV.	Net cash outflow for financing activities (II - I)	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	36,846,774	62,740,373
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	37,021,335	64,598,088
F.	NET INCREASE IN CASH (D. - E.)	0	0
G.	NET DECREASE IN CASH (E. - D.)	174,561	1,857,715
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	29,568,780	23,149,827
I.	EXCHANGE RATE GAINS	158,858	80,619
J.	EXCHANGE RATE LOSSES	73,294	115,826
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	29,479,783	21,256,905

In Belgrade,
31.10.2021.Person responsible for preparing the report
Ana MedojevićThe legal representative of the Bank
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