

MONTHLY CASH FLOW REPORT
for the period 01.01.2022 - 30.09.2022

in RSD thousand

	Item	30.09.2022	30.09.2021
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash inflow from operating activities (1 to 4)	9,322,390	8,264,901
1	Interest	7,270,529	6,232,436
2	Fees	1,718,047	1,575,753
3	Other operating income	263,845	425,532
4	Dividends and profit sharing	69,969	31,180
II.	Cash outflow from operating activities (5 to 9)	5,064,801	4,397,895
5	Interest	1,104,448	836,353
6	Fees	677,003	496,450
7	Gross salaries, salary compensations and other personal expenses	1,134,992	1,003,304
8	Taxes, contributions and other duties charged to income	171,846	155,799
9	Other operating expenses	1,976,512	1,905,989
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	4,257,589	3,867,006
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)	5,901,593	9,265,093
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	0	9,264,044
11	Decrease in receivables under securities and other financial assets not intended for investment	5,901,593	0
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)	23,681,776	9,826,789
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	8,604,692	0
17	Increase in receivables under securities and other financial assets not intended for investment	0	717,570
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	15,077,084	9,109,219
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	3,305,310
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	13,522,594	0
22	Profit tax paid	940,831	1,128,170
23	Dividends paid	627	3,626,864
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	0	0
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	14,464,052	1,449,724
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	Cash inflow from investing activities (1 to 5)	14,101,831	18,793,191
1	Investment in investment securities	9,952,932	16,059,266
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	267,065	138,169
4	Sale of investment property	2,917,104	2,595,756
5	Other inflow from investment	964,730	0
II.	Cash outflow for investing activities (6 to 10)	18,233,260	17,907,363
6	Investment into investment securities	6,062,926	17,318,484
7	Purchase of investments into subsidiaries and associated companies and joint ventures	10,938,483	124,600
8	Purchase of intangible investments, property, plants and equipment	1,157,083	169,922
9	Purchase of investment property	74,768	8,049
10	Other outflow for investment activities	0	286,308
III.	Net cash inflow from investment activities (I - II)	0	885,828
IV.	Net cash outflow for investment activities (II - I)	4,131,429	0
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	Cash inflow from financing activities (od 1 do 6)	662,475	523,589
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	662,475	523,589
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)	219,278	134,254
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	219,278	134,254
III.	Net cash inflow from financing activities (I - II)	443,197	389,335
IV.	Net cash outflow for financing activities (II - I)	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	29,988,288	36,846,774
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	48,140,573	37,021,335
F.	NET INCREASE IN CASH (D. - E.)	0	0
G.	NET DECREASE IN CASH (E. - D.)	18,152,285	174,561
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	43,004,459	29,568,780
I.	EXCHANGE RATE GAINS	380,482	158,858
J.	EXCHANGE RATE LOSSES	132,304	73,294
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	25,100,352	29,479,783

In Belgrade,
31.10.2022.Person responsible for preparing the report
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