

MONTHLY CASH FLOW REPORT
for the period 01.01.2022 - 31.03.2022

in RSD thousand

	Item	31.03.2022	31.03.2021
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash inflow from operating activities (1 to 4)	3,689,578	2,944,467
1	Interest	3,051,411	2,324,330
2	Fees	536,009	471,980
3	Other operating income	102,158	148,157
4	Dividends and profit sharing	0	0
II.	Cash outflow from operating activities (5 to 9)	1,909,287	1,548,485
5	Interest	325,128	336,873
6	Fees	224,675	126,393
7	Gross salaries, salary compensations and other personal expenses	405,655	315,642
8	Taxes, contributions and other duties charged to income	37,740	45,545
9	Other operating expenses	916,089	724,032
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	1,780,291	1,395,982
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)	8,843,995	8,498,970
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	1,676,884	8,497,921
11	Decrease in receivables under securities and other financial assets not intended for investment	7,167,111	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)	5,214,050	17,521,270
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	0	0
17	Increase in receivables under securities and other financial assets not intended for investment	0	119,367
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	5,214,050	17,401,903
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)	5,410,236	0
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	0	7,626,318
22	Profit tax paid	383,592	315,776
23	Dividends paid	371	64
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	5,026,273	0
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	0	7,942,158
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	Cash inflow from investing activities (1 to 5)	7,928,036	3,299,146
1	Investment in investment securities	7,707,122	2,382,027
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	0
4	Sale of investment property	124,167	917,119
5	Other inflow from investment	0	0
II.	Cash outflow for investing activities (6 to 10)	18,951,277	1,220,603
6	Investment into investment securities	7,034,174	1,192,639
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	978,620	27,964
9	Purchase of investment property	0	0
10	Other outflow for investment activities	0	0
III.	Net cash inflow from investment activities (I - II)	0	2,078,543
IV.	Net cash outflow for investment activities (II - I)	11,023,241	0
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	Cash inflow from financing activities (od 1 do 6)	5,466,367	841,040
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	5,466,367	841,040
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)	46,490	36,164
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	46,490	36,164
III.	Net cash inflow from financing activities (I - II)	5,419,877	804,876
IV.	Net cash outflow for financing activities (II - I)	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	25,927,976	15,583,623
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	26,505,067	20,642,362
F.	NET INCREASE IN CASH (D. - E.)	0	0
G.	NET DECREASE IN CASH (E. - D.)	577,091	5,058,739
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	43,004,459	29,568,780
I.	EXCHANGE RATE GAINS	73,434	57,964
J.	EXCHANGE RATE LOSSES	22,556	21,104
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	42,478,246	24,546,901

In Belgrade,
30.04.2022.Person responsible for preparing the report
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