

MONTHLY CASH FLOW REPORT
for the period 01.01.2020 - 30.06.2020

in RSD thousand

	Item	30.06.2020	30.06.2019
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash inflow from operating activities (1 to 4)	9,012,984	6,098,200
1	Interest	3,190,514	4,590,118
2	Fees	916,217	872,603
3	Other operating income	325,273	341,208
4	Dividends and profit sharing	4,580,980	294,271
II.	Cash outflow from operating activities (5 to 9)	2,801,682	3,044,077
5	Interest	737,245	769,502
6	Fees	256,626	218,265
7	Gross salaries, salary compensations and other personal expenses	708,327	731,310
8	Taxes, contributions and other duties charged to income	108,112	130,395
9	Other operating expenses	991,372	1,194,605
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	6,211,302	3,054,123
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)	14,060,309	15,474,460
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	6,626,643	9,898,888
11	Decrease in receivables under securities and other financial assets not intended for investment	7,427,936	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	5,730	5,575,572
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)	426,505	4,741,989
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	-928,060	0
17	Increase in receivables under securities and other financial assets not intended for investment	0	4,741,989
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	1,354,565	0
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)	19,845,106	13,786,594
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	0	0
22	Profit tax paid	359,086	526,350
23	Dividends paid	14,123,215	7,626,292
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	5,362,805	5,633,952
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	0	0
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	Cash inflow from investing activities (1 to 5)	14,786,428	11,393,066
1	Investment in investment securities	13,958,604	10,034,201
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	86,931	1,139,799
4	Sale of investment property	740,893	204,894
5	Other inflow from investment	0	14,172
II.	Cash outflow for investing activities (6 to 10)	18,619,132	14,819,691
6	Investment into investment securities	18,385,907	6,716,603
7	Purchase of investments into subsidiaries and associated companies and joint ventures	0	8,008,856
8	Purchase of intangible investments, property, plants and equipment	126,030	88,390
9	Purchase of investment property	4,429	5,842
10	Other outflow for investment activities	102,766	0
III.	Net cash inflow from investment activities (I - II)	0	0
IV.	Net cash outflow for investment activities (II - I)	3,832,704	3,426,625
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	Cash inflow from financing activities (од 1 до 6)	1,266,178	107,200
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	1,266,178	107,200
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)	90,758	92,428
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	90,758	92,428
III.	Net cash inflow from financing activities (I - II)	1,175,420	14,772
IV.	Net cash outflow for financing activities (II - I)	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	39,125,899	33,072,926
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	36,420,378	30,850,827
F.	NET INCREASE IN CASH (D. - E.)	2,705,521	2,222,099
G.	NET DECREASE IN CASH (E. - D.)	0	0
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	23,149,827	21,089,665
I.	EXCHANGE RATE GAINS	54,993	51,470
J.	EXCHANGE RATE LOSSES	49,070	65,512
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	25,861,271	23,297,722

In Belgrade,
31.07.2020.Person responsible for preparing the report
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