

MONTHLY CASH FLOW REPORT
for the period 01.01.2024 - 30.06.2024

in RSD thousand

	Item	30.06.2024	30.06.2023
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash inflow from operating activities (1 to 4)	17,100,331	13,810,325
1	Interest	12,720,145	11,240,541
2	Fees	2,326,569	2,286,718
3	Other operating income	314,641	227,942
4	Dividends and profit sharing	1,738,976	55,124
II.	Cash outflow from operating activities (5 to 9)	9,395,404	7,340,098
5	Interest	4,383,984	3,154,180
6	Fees	697,538	524,015
7	Gross salaries, salary compensations and other personal expenses	1,899,006	1,411,850
8	Taxes, contributions and other duties charged to income	126,144	230,662
9	Other operating expenses	2,288,732	2,019,391
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	7,704,927	6,470,227
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)	3,732,606	14,202,165
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	3,732,606	0
11	Decrease in receivables under securities and other financial assets not intended for investment	0	1,586,517
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	12,615,648
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)	15,195,943	52,968,291
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	0	52,968,291
17	Increase in receivables under securities and other financial assets not intended for investment	2,035,169	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	13,160,774	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)	0	0
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	3,758,410	32,295,899
22	Profit tax paid	1,559,723	3,168,256
23	Dividends paid	8,171,635	177
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	0	0
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	13,489,768	35,464,332
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	Cash inflow from investing activities (1 to 5)	1,352,636	14,506,470
1	Investment in investment securities	1,291,290	14,401,874
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	3,366	17,175
4	Sale of investment property	48,154	87,421
5	Other inflow from investment	9,826	0
II.	Cash outflow for investing activities (6 to 10)	2,526,195	2,884,321
6	Investment into investment securities	1,211,119	2,235,390
7	Purchase of investments into subsidiaries and associated companies and joint ventures	536,120	0
8	Purchase of intangible investments, property, plants and equipment	778,956	648,931
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	11,622,149
IV.	Net cash outflow for investment activities (II - I)	1,173,559	0
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	Cash inflow from financing activities (04 1 do 6)	1,011,876	1,415,262
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	1,011,876	1,415,262
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)	182,055	420,032
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	182,055	420,032
III.	Net cash inflow from financing activities (I - II)	829,821	995,230
IV.	Net cash outflow for financing activities (II - I)	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	23,197,449	43,934,224
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	37,030,955	66,781,173
F.	NET INCREASE IN CASH (D. - E.)	0	0
G.	NET DECREASE IN CASH (E. - D.)	13,833,506	22,846,948
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	55,905,031	62,874,308
I.	EXCHANGE RATE GAINS	154,730	311,411
J.	EXCHANGE RATE LOSSES	105,971	348,635
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	42,120,284	39,990,136