

MONTHLY CASH FLOW REPORT
for the period 01.01.2020 - 30.09.2020

in RSD thousand

	Item	30.09.2020	30.09.2019
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash inflow from operating activities (1 to 4)	11,228,021	10,649,757
1	Interest	4,586,618	6,867,303
2	Fees	1,434,059	1,400,475
3	Other operating income	462,251	511,568
4	Dividends and profit sharing	4,745,093	1,870,411
II.	Cash outflow from operating activities (5 to 9)	3,994,891	4,474,682
5	Interest	1,021,412	1,142,421
6	Fees	377,420	353,519
7	Gross salaries, salary compensations and other personal expenses	1,018,743	1,069,775
8	Taxes, contributions and other duties charged to income	149,551	184,951
9	Other operating expenses	1,427,765	1,724,016
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	7,233,130	6,175,075
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)	8,386,066	12,791,510
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	1,000,595	11,260,680
11	Decrease in receivables under securities and other financial assets not intended for investment	7,377,253	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	8,218	1,530,830
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)	6,960,976	10,689,706
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	5,770,633	0
17	Increase in receivables under securities and other financial assets not intended for investment	0	10,689,706
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	1,190,343	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)	8,658,220	8,276,879
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	0	0
22	Profit tax paid	1,228,539	705,893
23	Dividends paid	14,123,802	7,626,292
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	0	0
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	6,694,121	55,306
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	Cash inflow from investing activities (1 to 5)	28,406,526	15,229,550
1	Investment in investment securities	27,564,477	13,857,894
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	87,046	1,139,991
4	Sale of investment property	755,003	217,493
5	Other inflow from investment	0	14,172
II.	Cash outflow from investing activities (6 to 10)	38,155,677	17,648,444
6	Investment into investment securities	37,865,473	9,496,731
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	183,011	136,815
9	Purchase of investment property	4,427	6,042
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)	9,749,151	2,418,894
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	Cash inflow from financing activities (од 1 до 6)	14,719,760	9,857
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	14,719,760	9,857
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)	134,203	150,065
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	134,203	150,065
III.	Net cash inflow from financing activities (I - II)	14,585,557	0
IV.	Net cash outflow for financing activities (II - I)	0	140,208
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	62,740,373	38,680,674
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	64,598,088	41,295,082
F.	NET INCREASE IN CASH (D. - E.)	0	0
G.	NET DECREASE IN CASH (E. - D.)	1,857,715	2,614,408
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	23,149,827	21,089,665
I.	EXCHANGE RATE GAINS	80,619	93,032
J.	EXCHANGE RATE LOSSES	115,826	81,321
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	21,256,905	18,486,968

In Belgrade,
31.10.2020.Person responsible for preparing the report
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