

CASH FLOW STATEMENT
in the period from 01.01. to 30.06.2020.

(in RSD thousand)

ITEM	ADP code	Current year amount	Previous year amount
	2	3	4
A. CASH FLOW FROM OPERATING ACTIVITIES			
I. Cash inflow from operating activities (1 to 4)	3001	6.633.750	6.133.777
1. Interest	3002	5.076.879	4.590.485
2. Fees	3003	1.421.334	1.309.768
3. Other operating income	3004	123.750	214.132
4. Dividends and profit sharing	3005	11.787	19.392
II. Cash outflow from operating activities (5 to 9)	3006	4.258.195	4.264.603
5. Interest	3007	995.501	1.065.595
6. Fees	3008	550.769	517.707
7. Gross salaries, salary compensations and other personal expenses			
	3009		919.605
8. Taxes, contributions and other duties charged to income	3010	940.060	190.005
9. Other operating expenses	3011	197.251	1.571.691
		1.574.614	
III. Net cash inflow from operating activities before an increase or decrease in lending and deposits (I - II)	3012	2.375.555	1.869.174
IV. Net cash outflow for operating activities before an increase or decrease in lending and deposits (II - I)	3013	0	0
V. Decrease in lending and increase in deposits received and other liabilities (10 to 15)	3014	29.658.027	7.947.095
10. Decrease in loans and receivables from banks, other financial organisations, central bank and clients	3015	0	0
11. Decrease in financial assets initially recognised at fair value through income statement, financial assets held for trading and other securities not intended for investment	3016	0	0
12. Decrease in receivables arising from hedging derivatives and change in fair value of hedged items	3017	0	0
13. Increase in deposits and other liabilities to banks, other financial organisations, central bank and clients	3018	29.658.027	7.947.095
14. Increase in financial liabilities initially recognised at fair value through income statement and financial liabilities held for trading	3019	0	0
15. Increase in liabilities arising from hedging derivatives and change in fair value of hedged items	3020	0	0
VI. Increase in lending and decrease in deposits received and other liabilities (16 to 21)	3021	31.348.794	10.592.336
16. Increase in lending and receivables from banks, other financial organisations, central bank and clients	3022	22.157.526	3.966.593
17. Increase in financial assets initially recognised at fair value through income statement, financial assets held for trading and other securities not held for investment	3023	9.191.268	6.625.743
18. Increase in receivables arising from hedging derivatives and change in fair value of hedged items	3024	0	0
19. Decrease in deposits and other liabilities to banks, other financial organisations, central bank and clients	3025	0	0
20. Decrease in financial assets initially recognised at fair value through income statement and financial assets held for trading	3026	0	0
21. Decrease in liabilities arising from hedging derivatives and change in fair value of hedged items	3027	0	0
VII. Net cash inflow from operating activities before profit tax (III - IV + V - VI)	3028	684.787	0
VIII. Net cash outflow from operating activities before profit tax (IV - III + VI - V)	3029	0	776.067
22. Profit tax paid	3030	125.130	183.511
23. Dividends paid	3031	0	0
IX. Net cash inflow from operating activities (VII - VIII - 22 - 23)	3032	559.657	0
X. Net cash outflow from operating activities (VIII - VII + 22 + 23)	3033	0	959.578
B. CASH FLOW FROM INVESTING ACTIVITIES	3034		
I. Cash inflow from investing activities (1 to 5)		247.112	236.642
1. Investment into investment securities	3035	247.112	236.642
2. Sale of investments into subsidiaries and associated companies and joint ventures	3036	0	0
3. Sale of intangible investments, property, plants and equipment	3037	0	0
4. Sale of investment property	3038	0	0
5. Other inflow from investment	3039	0	0
II. Cash outflow for investing activities (6 to 10)	3040	419.081	208.143
6. Investment into investment securities	3041	0	0
7. Purchase of investments into subsidiaries and associated companies and joint ventures	3042	0	0
8. Purchase of intangible investments, property, plants and equipment	3043	419.081	208.143
9. Purchase of investment property	3044	0	0
10. Other outflow for investment activities	3045	0	0
III. Net cash inflow from investment activities (I - II)	3046	0	28.499
IV. Net cash outflow for investment activities (II - I)	3047	171.969	0
C. CASH FLOW FROM FINANCING ACTIVITIES			
I. Cash inflow from financing activities (од 1 до 6)	3048	5.584.155	7.018.894
1. Capital increase	3049	0	0
2. Subordinated liabilities	3050	0	0
3. Loans taken	3051	5.584.155	3.518.894
4. Issuance of own securities	3052	0	0
5. Sale of own shares	3053	0	0
6. Other inflow from financing activities	3054	0	3.500.000
II. Outflow for financing activities (7 to 11)	3055	266.487	320.835
7. Purchase of own shares	3056	0	0
8. Subordinated liabilities	3057	169.119	180.178
9. Loans taken	3058	0	0
10. Issuance of own securities	3059	0	0
11. Other outflow for financing activities	3060	97.368	140.657
III. Net cash inflow from financing activities (I - II)	3061	5.317.667	6.698.059
IV. Net cash outflow for financing activities (II - I)	3062	0	0
D. TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	3063	42.123.043	21.336.408
E. TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	3064	36.417.688	15.569.428
F. NET INCREASE IN CASH (D. - E.)	3065	5.705.355	5.766.980
G. NET DECREASE IN CASH (E. - D.)	3066	0	0
H. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	3067	9.763.167	8.461.312
I. EXCHANGE RATE GAINS	3068	6.129.482	2.477.088
J. EXCHANGE RATE LOSSES	3069	5.812.521	2.293.908
K. CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	3070	15.785.484	14.411.472

Legal representative of the bank

President of the executive board

Member of the executive board