

CASH FLOW STATEMENT
in the period from 01.01. to 30.09.2020.

(in RSD thousand)

ITEM	ADP code	Current year amount	Previous year amount
1	2	3	4
A. CASH FLOW FROM OPERATING ACTIVITIES			
I. Cash inflow from operating activities (1 to 4)	3001	8.355.043	9.365.940
1. Interest	3002	5.918.713	7.018.592
2. Fees	3003	2.206.761	1.986.856
3. Other operating income	3004	211.089	331.631
4. Dividends and profit sharing	3005	18.479	28.862
II. Cash outflow from operating activities (5 to 9)	3006	5.996.945	6.619.693
5. Interest	3007	1.402.626	1.554.527
6. Fees	3008	841.676	787.648
7. Gross salaries, salary compensations and other personal expenses	3009	1.502.769	1.476.148
8. Taxes, contributions and other duties charged to income	3010	299.343	307.979
9. Other operating expenses	3011	1.950.532	2.493.381
III. Net cash inflow from operating activities before an increase or decrease in lending and deposits (I - II)	3012	2.358.097	2.746.258
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	44.535.230	8.791.709
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	44.535.230	8.791.709
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	38.450.164	18.966.530
16. Increase in lending and receivables from banks, other financial organisations, central bank and clients	3022	26.982.304	12.024.901
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	11.467.860	6.941.629
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	8.443.163	0
VIII. Net cash outflow from operating activities before profit tax (IV - III + VI - V)	3029	0	7.428.563
22. Profit tax paid	3030	187.695	246.076
23. Dividends paid	3031	0	0
IX. Net cash inflow from operating activities (VII - VIII - 22 - 23)	3032	8.255.468	0
X. Net cash outflow from operating activities (VIII - VII + 22 + 23)	3033	0	7.674.639
B. CASH FLOW FROM INVESTING ACTIVITIES	3034		
I. Cash inflow from investing activities (1 to 5)		247.752	243.372
1. Investment into investment securities	3035	247.752	243.372
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	819.736	404.759
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	819.736	404.759
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	0
IV. Net cash outflow for investment activities (II - I)	3047	571.984	161.387
C. CASH FLOW FROM FINANCING ACTIVITIES			
I. Cash inflow from financing activities (04 1 do 6)	3048	4.048.115	12.268.263
1. Capital increase	3049	0	5.298.469
2. Subordinated liabilities	3050	0	0
3. Loans taken	3051	4.012.898	3.469.794
4. Issuance of own securities	3052	0	0
5. Sale of own shares	3053	0	0
6. Other inflow from financing activities	3054	35.217	3.500.000
II. Outflow for financing activities (7 to 11)	3055	252.924	448.302
7. Purchase of own shares	3056	0	0
8. Subordinated liabilities	3057	252.924	278.429
9. Loans taken	3058	0	0
10. Issuance of own securities	3059	0	0
11. Other outflow for financing activities	3060	0	169.873
III. Net cash inflow from financing activities (I - II)	3061	3.795.192	11.819.961
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	57.186.141	30.669.285
E. TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	3064	45.707.464	26.685.350
F. NET INCREASE IN CASH (D. - E.)	3065	11.478.677	3.983.934
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	7.643.300	4.199.464
J. EXCHANGE RATE LOSSES	3069	7.148.977	3.900.897
K. CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	3070	21.736.167	12.743.814

Legal representative of the bank

President of the executive board

Member of the executive board

Stevan Čović

Stavko Carić

Suzan Tanjarić