

CASH FLOW STATEMENT
in the period from 01.01. to 30.06.2021

(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	7.819.208	6.633.750
1. Interest	3002	6.016.194	5.076.879
2. Fees	3003	1.621.519	1.421.334
3. Other operating income	3004	165.837	123.750
4. Dividends and profit sharing	3005	15.658	11.787
II. Cash outflow from operating activities (5 to 9)	3006	4.856.259	4.258.195
5. Interest	3007	988.056	995.501
6. Fees	3008	649.678	550.769
7. Gross salaries, salary compensations and other personal expenses	3009	1.034.024	940.060
8. Taxes, contributions and other duties charged to income	3010	248.174	197.251
9. Other operating expenses	3011	1.936.328	1.574.614
III. Net cash inflow from operating activities before an increase or decrease in lending and deposits (I - II)	3012	2.962.949	2.375.555
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	8.962.088	29.658.027
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	8.962.088	29.658.027
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	13.767.842	31.348.794
16. Increase in lending and receivables from banks, other financial organisations, central bank and clients	3022	9.043.451	22.157.526
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	4.724.392	9.191.268
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	0	684.787
VIII. Net cash outflow from operating activities before profit tax (IV - III + VI - V)	3029	1.842.806	0
22. Profit tax paid	3030	39.784	125.130
23. Dividends paid	3031	0	0
IX. Net cash inflow from operating activities (VII - VIII - 22 - 23)	3032	0	559.657
X. Net cash outflow from operating activities (VIII - VII + 22 + 23)	3033	1.882.590	0
B. CASH FLOW FROM INVESTING ACTIVITIES	3034		
I. Cash inflow from investing activities (1 to 5)		262.868	247.112
1. Investment into investment securities	3035	262.868	247.112
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	748.155	419.081
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	748.155	419.081
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	485.287	171.969
C. CASH FLOW FROM FINANCING ACTIVITIES			
I. Cash inflow from financing activities (04 1 do 6)	3048	4.304.710	5.584.155
1. Capital increase	3049	2.349.060	0
2. Subordinated liabilities	3050	0	0
3. Loans taken	3051	1.955.650	5.584.155
4. Issuance of own securities	3052	0	0
5. Sale of own shares	3053	0	0
6. Other inflow from financing activities	3054	0	0
II. Outflow for financing activities (7 to 11)	3055	4.131.479	266.487
7. Purchase of own shares	3056	0	0
8. Subordinated liabilities	3057	168.844	169.119
9. Loans taken	3058	0	0
10. Issuance of own securities	3059	0	0
11. Other outflow for financing activities	3060	3.962.636	97.368
III. Net cash inflow from financing activities (I - II)	3061	173.231	5.317.667
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	21.348.874	42.123.043
E. TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	3064	23.543.520	36.417.688
F. NET INCREASE IN CASH (D. - E.)	3065	0	5.705.356
G. NET DECREASE IN CASH (E. - D.)	3066	2.194.646	0
H. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	3067	20.751.615	9.763.167
I. EXCHANGE RATE GAINS	3068	2.276.896	6.129.482
J. EXCHANGE RATE LOSSES	3069	2.050.770	5.812.521
K. CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	3070	18.783.095	15.785.484

Legal representative of the bank

President of the executive board

Member of the executive board

In Novi Sad,
20.07.2021

Stevan Ćomic

Slavko Ćarić

Suzan Tanjaryar