

CASH FLOW STATEMENT
in the period from 01.01. to 30.06.2022.

(in RSD thousand)

ITEM	ADP code	Amount	
		01.01.-30.06.2022.	01.01.-30.06.2021.
1	2	3	4
A. CASH FLOW FROM OPERATING ACTIVITIES			
I. Cash inflow from operating activities (from 3002 to 3005)	3 0 0 1	11.262.343	9.567.058
1. Interest	3 0 0 2	5.977.003	5.561.653
2. Fees	3 0 0 3	5.168.399	3.987.041
3. Other operating income	3 0 0 4	116.941	18.364
4. Dividends and profit sharing	3 0 0 5	0	0
II. Cash outflow from operating activities (from 3007 to 3011)	3 0 0 6	7.005.113	6.038.087
5. Interest	3 0 0 7	874.419	779.207
6. Fees	3 0 0 8	1.713.170	1.044.984
7. Gross salaries, salary compensations and other personal expenses	3 0 0 9	1.883.262	1.713.152
8. Taxes, contributions and other duties charged to income	3 0 1 0	311.788	329.132
9. Other operating expenses	3 0 1 1	2.222.474	2.171.612
III. Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (3001 - 3006)	3 0 1 2	4.257.230	3.528.971
IV. Net cash outflow from operating activities before an increase or decrease in financial assets and financial liabilities (3006 - 3001)	3 0 1 3	0	0
V. Decrease in financial assets and increase in financial liabilities (from 3015 to 3020)	3 0 1 4	1.602.194	18.073.283
10. Decrease in loans and receivables from banks, other financial organisations, central bank and clients	3 0 1 5	0	0
11. Decrease in receivables under securities and other financial assets not intended for investment	3 0 1 6	1.270.865	0
12. Decrease in receivables under hedging derivatives and change in fair value of hedged items	3 0 1 7	0	0
13. Increase in deposits and other financial liabilities to banks, other financial organisations, central bank and clients	3 0 1 8	0	18.038.012
14. Increase in other financial liabilities	3 0 1 9	331.329	35.271
15. Increase in liabilities under hedging derivatives and change in fair value of hedged items	3 0 2 0	0	0
VI. Increase in financial assets and decrease in financial liabilities (from 3022 to 3027)	3 0 2 1	40.454.585	3.704.960
16. Increase in loans and receivables from banks, other financial organisations, central bank and clients	3 0 2 2	37.679.189	2.103.778
17. Increase in receivables under securities and other financial assets not intended for investment	3 0 2 3	0	1.565.107
18. Increase in receivables under hedging derivatives and change in fair value of hedged items	3 0 2 4	0	0
19. Decrease in deposits and other financial liabilities to banks, other financial organisations, central banks and clients	3 0 2 5	2.737.770	0
20. Decrease in other financial liabilities	3 0 2 6	0	0
21. Decrease in liabilities under hedging derivatives and change in fair value of hedged items	3 0 2 7	37.626	36.075
VII. Net cash inflow from operating activities before profit tax (3012 - 3013 + 3014 - 3021)	3 0 2 8	0	17.897.294
VIII. Net cash outflow from operating activities before profit tax (3013 - 3012 + 3021 - 3014)	3 0 2 9	34.595.161	0
22. Profit tax paid	3 0 3 0	360.170	315.119
23. Dividends paid	3 0 3 1	0	0
IX. Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3 0 3 2	0	17.582.175
X. Net cash outflow from operating activities (3029 - 3028 + 3030 + 3031)	3 0 3 3	34.955.331	0
B. CASH FLOW FROM INVESTING ACTIVITIES			
I. Cash inflow from investing activities (from 3035 to 3039)	3 0 3 4	5.789.623	2.127.903
1. Investment in investment securities	3 0 3 5	5.789.623	2.127.903
2. Sale of investments into subsidiaries and associated companies and joint ventures	3 0 3 6	0	0
3. Sale of intangible investments, property, plant and equipment	3 0 3 7	0	0
4. Sale of investment property	3 0 3 8	0	0
5. Other inflow from investing activities	3 0 3 9	0	0
II. Cash outflow from investing activities (from 3041 to 3045)	3 0 4 0	117.101	257.457
6. Investment into investment securities	3 0 4 1	0	0
7. Purchase of investments into subsidiaries and associated companies and joint ventures	3 0 4 2	0	0
8. Purchase of intangible investments, property, plant and equipment	3 0 4 3	117.101	257.457
9. Purchase of investment property	3 0 4 4	0	0
10. Other outflow from investing activities	3 0 4 5	0	0
III. Net cash inflow from investing activities (3034 - 3040)	3 0 4 6	5.672.522	1.870.446
IV. Net cash outflow from investing activities (3040 - 3034)	3 0 4 7	0	0

ITEM	ADP code	Amount	
		01.01.-30.06.2022.	01.01.-30.06.2021.
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Person responsible for preparing the financial statement

Legal Representative of the Bank

In Belgrade,
on 15.07.2022.