



Pursuant to Article 61, Paragraph 6 of the Law on Banks, we hereby release the unaudited cash flow statement for the period from 01.01.2021. to 30.09.2021.

(in 000 RSD)

No.	ITEM	30.09.2021.	31.12.2020.
1	2	3	4
A.	CASH FLOW FROM BUSINESS ACTIVITIES		
	I. Cash inflow from business activities (from 1 to 4)	19.517.124	22.680.043
	1. Inflow from interest	11.886.937	14.266.668
	2. Inflow from fees	5.419.789	7.176.890
	3. Inflow from other business activities	2.196.573	1.225.350
	4. Inflow from dividends and profit sharing	13.825	11.135
	II. Cash outflow from business activities (from 5 to 9)	11.325.833	12.820.302
	5. Outflow for interest	658.972	919.958
	6. Outflow for fees	1.394.244	1.729.276
	7. Outflow for gross salaries, allowances and other personnel expenses	3.540.707	4.359.913
	8. Outflow for taxes, contributions and other levies charged against income	624.075	945.578
	9. Outflow for other operating expenses	5.107.835	4.865.577
	III. Net cash inflow from business activities prior to the increase or decrease in loans and deposits (I - II)	8.191.291	9.859.741
	IV. Net outflow of cash from business activities prior to the increase or decrease in loans and deposits (II - I)	-	-
	V. Decrease in loans and increase in deposits and other liabilities (from 10 to 15)	30.051.727	19.256.099
	10. Decrease in loans and receivables from banks, other financial organizations, central bank and customers	-	-
	11. Decrease in financial assets initially recognized at fair value in profit and loss account, financial assets intended for trade and other securities not intended for investment	7.862.758	-
	12. Decrease in receivables from financial derivatives intended for protection against risk and change in fair value of items that are subject to protection against risk	-	-
	13. Increase in deposits and other liabilities to banks, other financial organizations, central bank and customers	22.188.969	19.256.099
	14. Increase in financial liabilities initially recognized at fair value in the profit and loss account and financial liabilities intended for trade	-	-
	15. Increase in liabilities for financial derivatives intended for protection against risk and change in fair value of items that are subject to protection against risk	-	-
	VI. Increase in loans and decrease in received deposits and other liabilities (from 16 to 21)	9.594.519	29.251.299
	16. Increase in loans and receivables from banks, other financial organizations, central banks and customers	9.594.519	23.950.330
	17. Increase in financial assets initially recognized at fair value in profit and loss account, financial assets intended for trade and other securities not intended for investment	-	5.300.969
	18. Increase in receivables from financial derivatives intended for protection against risk and change in fair value of items subjected to protection against risk	-	-
	19. Decrease in deposits and other liabilities to banks, other financial organizations, central banks and customers	-	-
	20. Decrease in financial liabilities initially recognized at fair value in the profit and loss account and financial liabilities intended for trade	-	-
	21. Decrease in liabilities from financial derivatives intended for protection against risk and a change in fair value of items subject to protection against risk	-	-
	VII. Net inflow of cash from business activities before profit tax (III - IV + V - VI)	28.648.499	-
	VIII. Net outflow of cash from business activities before profit tax (IV - III + VI - V)	-	135.459
	22. Paid profit tax	6.674	-
	23. Paid dividends	92.619	-
	IX. Net inflow of cash from business activities (VII - VIII - 22 - 23)	28.549.206	-
	X. Net outflow of cash from business activities (VIII - VII + 22 +23)	-	135.459

(in 000 RSD)

R.br.	ITEM	30.09.2021.	31.12.2020.
1	2	3	4
B.	CASH FLOW FROM INVESTMENT ACTIVITIES		
	I. Cash inflow from investment activities (from 1 to 5)	22.826.693	50.001.000
	1. Inflow from investment in investment securities	22.826.693	50.001.000
	2. Inflow from the sale of investment in subsidiaries and affiliates and joint ventures	-	-
	3. Inflow from the sale of intangible assets, property, plant and equipment	-	-
	4. Inflow from the sale of investment property	-	-
	5. Other inflow from investment activities	-	-
	II. Cash outflow from investment activities (from 6 to 10)	24.922.747	47.854.250
	6. Outflow for investment in investment securities	24.810.042	47.352.299
	7. Outflow for the purchase of investment in subsidiaries and affiliates and joint ventures	71	-
	8. Outflow for the purchase of intangible investment, property, plant and equipment	112.634	501.951
	9. Outflow for purchase of investment property	-	-
	10. Other outflow from investment activities	-	-
	III. Net inflow of cash from investment activities (I - II)	-	2.146.750
	IV. Net outflow of cash from investment activities (II - I)	2.096.054	-
C.	CASH FLOW FROM FINANCING ACTIVITIES		
	I. Inflow of cash from financing activities (from 1 to 6)	270.087.708	95.834.974
	1. Inflow from capital increase	-	-
	2. Inflow of cash from subordinated liabilities	-	-
	3. Inflow from borrowings	270.087.708	95.834.974
	4. Inflow from issued treasury securities	-	-
	5. Inflow from the sale of treasury shares	-	-
	6. Other inflow from financing activities	-	-
	II. Cash outflow from financing activities (from 3056 to 3060)	271.177.878	97.476.818
	7. Outflow for repurchase of treasury shares	-	-
	8. Outflow of cash for subordinated liabilities	-	-
	9. Outflow of cash for borrowings	270.845.546	97.090.930
	10. Outflow for issued treasury securities	-	-
	11. Other outflow for financing activities	332.332	385.888
	III. Net inflow of cash from financing activities (I-II)	-	-
	IV. Net outflow of cash from financing activities (I-II)	1.090.170	1.641.844
D.	TOTAL CASH INFLOW (AI + AV + BI + VI)	342.483.252	187.772.116
E.	TOTAL CASH OUTFLOW (AII + AVI + A22 + A23 + BII + VII)	317.120.270	187.402.669
F.	NET INCREASE IN CASH	25.362.982	369.447
G.	NET DECREASE IN CASH	-	-
H.	CASH AND CASH EQUIVALENTS AT THE START OF THE YEAR	51.637.298	40.375.748
I.	FX GAINS	695.705	570.989
J.	FX LOSS	506.988	449.533
K.	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	77.188.997	40.866.651