

MONTHLY STATEMENT OF CASH FLOW

in the period from January 1 to September 30, 2019

(In thousands of dinars)

	POSITION	Amount	
		Current year	Previous year
	1	2	3
A.	CASH FLOWS FROM OPERATING ACTIVITIES		
I.	Cash inflow from operating activities (from 1 to 4)	28,441,966	0
1	Inflow from interest	17,218,730	0
2	Inflow from fees and commissions	9,062,085	0
3	Inflow from other operating activities	2,073,449	0
4	Inflow from dividends and equity investments	87,702	0
II.	Cash outflow for operating activities (from 5 to 9)	14,074,084	0
5	Outflow from interest	1,152,118	0
6	Outflow from fees and commissions	3,348,116	0
7	Outflow from gross salaries, benefits and other personal expenses	4,124,708	0
8	Outflow from taxes, contributions and other duties charged to expenses	127,191	0
9	Outflow from other operating expenses	5,321,951	0
III.	Net cash inflow from operating activities before increase or decrease in financial assets and liabilities (I - II)	14,367,882	0
IV.	Net cash outflow from operating activities before increase or decrease in financial assets and liabilities (II - I)	0	0
V.	Decrease in financial assets and increase in financial liabilities (from 10 to 15)	58,168,344	0
10	Decrease in loans and receivables to banks, other financial organisations, Central Bank and customers	0	0
11	Decrease in receivables from securities, derivatives and other financial assets that are not intended for investment	4,960,372	0
12	Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items	0	0
13	Increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers	53,207,972	0
14	Increase in other financial liabilities	0	0
15	Increase in commitments from hedging derivative instruments and changes in fair value of hedging items	0	0
VI.	Increase in financial assets and decrease in financial liabilities (from 16 to 21)	57,904,449	0
16	Increase in loans and receivables to banks and other financial organisations, Central Bank and customers	57,882,952	0
17	Increase in receivables from securities, derivatives and other financial assets that are not intended for investment	0	0
18	Increase in receivables from hedging derivative instruments and changes in fair value of hedging items	0	0
19	Decrease in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers	0	0
20	Decrease in other financial liabilities	21,497	0
21	Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items	0	0
VII.	Net cash inflow from operating activities before income tax (III - IV + V - VI)	14,631,777	0
VIII.	Net cash outflow from operating activities before income tax (IV - III + VI - V)	0	0
22	Income tax paid	888,031	0
23	Dividends paid	11,889,279	0
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	1,854,467	0
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	0	0
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
I.	Cash inflow from investing activities (from 1 to 5)	37,156	0
1	Inflow from investment in investment securities	0	0
2	Inflow from sale of investments in subsidiaries, associates and joint ventures	0	0
3	Inflow from sale of intangible assets, property, plants and equipment	37,156	0
4	Inflow from sale of investment property	0	0
5	Other inflow from investing activities	0	0

II.	Cash outflow from investing activities (from 6 to 10)	1,027,777	0
6	Outflow from investment in investment securities	0	0
7	Outflow from purchase of investments in subsidiaries, associates and joint ventures	0	0
8	Outflow from purchase of intangible assets, property, plants and equipment	1,027,777	0
9	Outflow from purchase of investment property	0	0
10	Other outflow from investing activities	0	0
III.	Net cash inflow from investing activities (I - II)	0	0
IV.	Net cash outflow from investing activities (II - I)	990,621	0
V.	CASH FLOWS FROM FINANCING ACTIVITIES		
I.	Cash inflow from financing activities (from 1 to 6)	20,369,688	0
1	Inflow from increase of the capital	0	0
2	Cash inflow from subordinated liabilities	0	0
3	Inflow from received loans	20,369,688	0
4	Inflow from securities issued	0	0
5	Inflow from sale of own shares	0	0
6	Other inflow from financing activities	0	0
II.	Cash outflow from financing activities (from 7 to 11)	20,070,580	0
7	Outflow from repurchase of own shares	0	0
8	Cash outflow from subordinated liabilities	0	0
9	Cash outflow from received loans	20,070,580	0
10	Outflow from securities issued	0	0
11	Other outflow from financing activities	0	0
III.	Net cash inflow from financing activities (I - II)	299,108	0
IV.	Net cash outflow from financing activities (II - I)	0	0
G.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + V.I.)	107,017,154	0
D.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + V.II.)	105,854,200	0
Đ.	NET INCREASE IN CASH (G - D)	1,162,954	0
E.	NET DECREASE IN CASH (D - G)	0	0
Ž.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	59,790,479	0
Z.	FOREIGN EXCHANGE RATE GAINS	199,657	0
I.	FOREIGN EXCHANGE RATE LOSSES	259,728	0
J.	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD (Đ. - E. + Ž. + Z. - I.)	60,893,362	0

In Belgrade, October 14, 2019. year
Adriana Raičević, 011/2258-248
adriana.saric@bancaintesars.rs

Approved by

Head of Accounting Department