

MONTHLY STATEMENT OF CASH FLOW
in the period from January 1 to December 31, 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)	38,192,569	0
1	Inflow from interest	22,548,922	0
2	Inflow from fees and commissions	12,275,852	0
3	Inflow from other operating activities	3,280,093	0
4	Inflow from dividends and equity investments	87,702	0
II.	Cash outflow for operating activities (from 5 to 9)	20,219,769	0
5	Outflow from interest	1,548,568	0
6	Outflow from fees and commissions	4,576,913	0
7	Outflow from gross salaries, benefits and other personal expenses	6,421,179	0
8	Outflow from taxes, contributions and other duties charged to expenses	146,041	0
9	Outflow from other operating expenses	7,527,068	0
III.	Net cash inflow from operating activities before increase or decrease in financial assets and liabilities (I - II)	17,972,800	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)	84,100,744	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	0	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	84,100,744	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)	79,142,613	0
16	Increase in loans and receivables to banks and other financial organisations, Central Bank and customers	66,345,770	0
17	Increase in receivables from securities, derivatives and other financial assets that are not intended for investment	12,775,346	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)	22,930,931	0
VIII.	Net cash outflow from operating activities before income tax (IV - III + VI - V)	0	0
22	Income tax paid	1,130,627	0
23	Dividends paid	20,075,923	0
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	1,724,381	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)	37,416	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	37,416	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)	2,233,698	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	2,233,698	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)	2,196,282	0
V.	CASH FLOWS FROM FINANCING ACTIVITIES		
I.	Cash inflow from financing activities (from 1 to 6)	39,884,114	0
1	Inflow from increase of the capital	0	0
2	Cash inflow from subordinated liabilities	0	0
3	Inflow from received loans	39,884,114	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)	41,860,634	0
7	Outflow from repurchase of own shares	0	0
8	Cash outflow from subordinated liabilities	0	0
9	Cash outflow from received loans	41,386,959	0
10	Outflow from securities issued	0	0
11	Other outflow from financing activities	473,675	0
III.	Net cash inflow from financing activities (I - II)	0	0
IV.	Net cash outflow from financing activities (II - I)	1,976,520	0
G.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + V.I.)	162,214,843	0
D.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + V.II.)	164,663,264	0
Đ.	NET INCREASE IN CASH (G - D)	0	0
E.	NET DECREASE IN CASH (D - G)	2,448,421	0
Ž.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	59,790,479	0
Z.	FOREIGN EXCHANGE RATE GAINS	426,252	0
I.	FOREIGN EXCHANGE RATE LOSSES	477,274	0
J.	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD (Đ. - E. + Ž. + Z. - I.)	57,291,036	0

In Belgrade, January 23, 2020. year
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Approved by

Head of Accounting Department