

CASH FLOW STATEMENT
in the period from 01.01.2024. to 30.09.2024.

(in RSD thousand)

	ITEM 1	ADP code 2			Current year amount 3	Previous year amount 4	
A.	CASH FLOW FROM OPERATING ACTIVITIES						
I.	Cash inflow from operating activities (from 3002 to 3005)	3	0	0	1	49,293,648	42,857,945
1	Interest	3	0	0	2	38,435,960	33,452,173
2	Fees	3	0	0	3	9,969,896	8,680,529
3	Other operating income	3	0	0	4	812,081	653,952
4	Dividends and profit sharing	3	0	0	5	75,711	71,291
II.	Cash outflow from operating activities (from 3007 to 3011)	3	0	0	6	31,254,130	25,369,627
5	Interest	3	0	0	7	14,117,737	10,462,330
6	Fees	3	0	0	8	3,403,611	2,762,891
7	Gross salaries, salary compensations and other personal expenses	3	0	0	9	5,487,784	4,827,322
8	Taxes, contributions and other duties charged to income	3	0	1	0	1,736,049	1,503,771
9	Other operating expenses	3	0	1	1	6,508,949	5,813,313
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (3001 - 3006)	3	0	1	2	18,039,518	17,488,318
IV.	Net cash outflow from operating activities before an increase or decrease in financial assets and financial liabilities (3006 - 3001)	3	0	1	3	-	-
V.	Decrease in financial assets and increase in financial liabilities (from 3015 to 3020)	3	0	1	4	55,649,961	54,184,168
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	3	0	1	5	-	-
11	Decrease in receivables under securities and other financial assets not intended for investment	3	0	1	6	15,876	11,626,055
12	Decrease in receivables under hedging derivatives and change in fair value of hedged items	3	0	1	7	-	-
13	Increase in deposits and other financial liabilities to banks, other financial organisations, central bank and clients	3	0	1	8	55,634,085	42,558,113
14	Increase in other financial liabilities	3	0	1	9	-	-
15	Increase in liabilities under hedging derivatives and change in fair value of hedged items	3	0	2	0	-	-
VI.	Increase in financial assets and decrease in financial liabilities (from 3022 to 3027)	3	0	2	1	38,667,292	28,611,510
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	3	0	2	2	38,667,292	28,611,510
17	Increase in receivables under securities and other financial assets not intended for investment	3	0	2	3	-	-
18	Increase in receivables under hedging derivatives and change in fair value of hedged items	3	0	2	4	-	-
19	Decrease in deposits and other financial liabilities to banks, other financial organisations, central banks and clients	3	0	2	5	-	-
20	Decrease in other financial liabilities	3	0	2	6	-	-
21	Decrease in liabilities under hedging derivatives and change in fair value of hedged items	3	0	2	7	-	-
VII.	Net cash inflow from operating activities before profit tax (3012 - 3013 + 3014 - 3021)	3	0	2	8	35,022,187	43,060,976
VIII.	Net cash outflow from operating activities before profit tax (3013 - 3012 + 3021 - 3014)	3	0	2	9	-	-
22	Profit tax paid	3	0	3	0	2,971,611	2,004,893
23	Dividends paid	3	0	3	1	8,000,000	9,770,000
IX.	Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3	0	3	2	24,050,576	31,286,083
X.	Net cash outflow from operating activities (3029 - 3028 + 3030 + 3031)	3	0	3	3	-	-
B	CASH FLOW FROM INVESTING ACTIVITIES	3	0	3	4	97,996	1,898
I.	Cash inflow from investing activities (from 3035 to 3039)						
1	Investment in investment securities	3	0	3	5	-	-
2	Sale of investments into subsidiaries and associated companies and joint ventures	3	0	3	6	-	-
3	Sale of intangible investments, property, plant and equipment	3	0	3	7	48,845	1,898
4	Sale of investment property	3	0	3	8	49,151	-
5	Other inflow from investing activities	3	0	3	9	-	-
II.	Cash outflow from investing activities (from 3041 to 3045)	3	0	4	0	1,341,485	1,004,272
6	Investment into investment securities	3	0	4	1	-	-
7	Purchase of investments into subsidiaries and associated companies and joint ventures	3	0	4	2	58,600	23,446
8	Purchase of intangible investments, property, plant and equipment	3	0	4	3	1,282,885	980,826
9	Purchase of investment property	3	0	4	4	-	-
10	Other outflow from investing activities	3	0	4	5	-	-
III.	Net cash inflow from investing activities (3034 - 3040)	3	0	4	6	-	-
IV.	Net cash outflow from investing activities (3040 - 3034)	3	0	4	7	1,243,489	1,002,374
C.	CASH FLOW FROM FINANCING ACTIVITIES						
I.	Cash inflow from financing activities (from 3049 to 3054)	3	0	4	8	18,931,766	13,190,899
1	Capital increase	3	0	4	9	-	-
2	Subordinated liabilities	3	0	5	0	-	-
3	Loans taken	3	0	5	1	18,931,766	13,190,899
4	Issuance of securities	3	0	5	2	-	-
5	Sale of own shares	3	0	5	3	-	-
6	Other inflow from financing activities	3	0	5	4	-	-
II.	Cash outflow from financing activities (from 3056 to 3060)	3	0	5	5	22,477,890	11,062,051
7	Purchase of own shares	3	0	5	6	-	-
8	Subordinated liabilities	3	0	5	7	-	-
9	Loans taken	3	0	5	8	22,092,718	10,696,851
10	Issuance of securities	3	0	5	9	-	-
11	Other outflow from financing activities	3	0	6	0	385,172	365,200
III.	Net cash inflow from financing activities (3048 - 3055)	3	0	6	1	-	2,128,848
IV.	Net cash outflow from financing activities (3055 - 3048)	3	0	6	2	3,546,124	-
D	TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)	3	0	6	3	123,973,371	110,234,910
E	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)	3	0	6	4	104,712,408	77,822,353
F	NET INCREASE IN CASH (3063-3064)	3	0	6	5	19,260,963	32,412,557
G	NET DECREASE IN CASH (3064-3063)	3	0	6	6	-	-
H	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	3	0	6	7	68,728,787	32,298,953
I	EXCHANGE RATE GAINS	3	0	6	8	399,809	398,104
J	EXCHANGE RATE LOSSES	3	0	6	9	387,873	370,230
K	CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)	3	0	7	0	88,001,686	64,739,384