

STATEMENT OF CASH FLOWS
U periodu od 01.01.do 30.09.2021

"EXPOBANK" Ad

POSITION		ADP code				Amount	
						current year	previous year
1		2				3	4
A.	CASH FLOWS FROM OPERATING ACTIVITIES	3	0	0	1	622,133	523,746
I.	Cash inflows from operating activities (from 3002 to 3005)						
1.	Inflow from interest	3	0	0	2	408,791	395,824
2.	Inflow from fees	3	0	0	3	97,990	97,332
3.	Inflow from other operating activities	3	0	0	4	115,352	30,590
4.	Inflow from dividends and profit sharing	3	0	0	5	0	0
II.	Cash outflows from operating activities (from 3007 to 3011)	3	0	0	6	620,359	569,417
5.	Outflow from interest	3	0	0	7	107,194	84,825
6.	Outflow from fees	3	0	0	8	15,283	14,330
7.	Gross wages, compensations of wages and other personal expenses	3	0	0	9	238,710	222,789
8.	Taxes, contributions and other duties charged to income	3	0	1	0	55,278	48,933
9.	Other operating expenses	3	0	1	1	203,894	198,540
III.	Net cash inflow from operating activities before increase or decrease in lending and deposits (3001 - 3006)	3	0	1	2	1,774	0
IV.	Net cash outflow from operating activities before increase or decrease in lending and deposits (3006 - 3001)	3	0	1	3	0	45,671
V.	Decrease in lending and increase in deposits and other liabilities (from 3015 to 3020)	3	0	1	4	893,537	702,294
10.	Decrease in loans and advances to banks, other financial institutions, central banks and customers	3	0	1	5	0	389,592
11.	Reduction of financial assets that are initially recognized at fair value through profit or loss, financial assets held for trading and other securities that are not intended for investment	3	0	1	6	0	0
12.	Decrease in receivables from financial derivatives held for hedging and fair value adjustments of items that are the subject of hedging	3	0	1	7	0	0
13.	Increase in deposits and other liabilities to banks, other financial institutions, central banks and customers	3	0	1	8	893,537	312,702
14.	The increase in financial liabilities are initially recognized at fair value through profit or loss and financial liabilities held for trading	3	0	1	9	0	0
15.	Increase in liabilities arising from financial derivatives held for hedging and fair value adjustments of items that are the subject of hedging	3	0	2	0	0	0
VI.	Increase in loans and decrease in deposits and other liabilities (from 3022 to 3027)	3	0	2	1	806,783	776,360
16.	Increase in loans and advances to banks, other financial institutions, central banks and customers	3	0	2	2	40,080	0
17.	Increase in financial assets that are initially recognized at fair value through profit or loss, financial assets held for trading and other securities that are not intended for investment	3	0	2	3	766,703	776,360
18.	Increase in receivables from financial derivatives held for hedging and fair value adjustments of items that are the subject of hedging	3	0	2	4	0	0
19.	Decrease in deposits and other liabilities to banks, other financial institutions, central banks and customers	3	0	2	5	0	0
20.	Reducing financial liabilities are initially recognized at fair value through profit or loss and financial liabilities held for trading	3	0	2	6	0	0
21.	Reduction of liabilities arising from financial derivatives held for hedging and fair value adjustments of items that are the subject of hedging	3	0	2	7	0	0
VII.	Net cash inflow from operating activities before income tax (3012 - 3013 + 3014 -3021)	3	0	2	8	88,528	0
VIII.	Net cash outflow from operating activities before income tax (3013-3012+3021-3014)	3	0	2	9	0	119,737

22.	Income tax paid	3	0	3	0	0	0
23.	Dividends paid	3	0	3	1	0	0
IX.	Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3	0	3	2	88,528	0
X.	Net cash outflow from operating activities (3029 - 3028 + 3030 + 3031)	3	0	3	3	0	119,737
B.	CASH FLOWS FROM INVESTING ACTIVITIES					92,217	33,241
I.	Cash flow from investing activities (from 3035 to 3039)	3	0	3	4	0	0
1.	Proceeds from investments in investment securities	3	0	3	5	92,217	33,241
2.	Proceeds from sales of investments in subsidiaries and associates and joint ventures	3	0	3	6	0	0
3.	Proceeds from sale of intangible assets, property, plant and equipment	3	0	3	7	0	0
4.	Proceeds from sale of investment property	3	0	3	8	0	0
5.	Other inflows from investing activities	3	0	3	9	0	0
II.	Cash outflows from investing activities (from 3041 to 3045)	3	0	4	0	96,825	25,858
6.	Outflows from investments in investment securities	3	0	4	1	0	0
7.	Purchase of investments in subsidiaries and associates and joint ventures	3	0	4	2	0	0
8.	Purchase of intangible assets, property, plant and equipment	3	0	4	3	40,808	19,878
9.	Purchases of investment property	3	0	4	4	0	0
10.	Other outflows from investing activities	3	0	4	5	56,017	5,980
III.	Net cash inflow from investing activities (3034 - 3040)	3	0	4	6	0	7,383
IV.	Net cash outflow from investing activities (3040 - 3034)	3	0	4	7	4,608	0
C.	CASH FLOWS FROM FINANCING ACTIVITIES					127,107	0
I.	Cash flow from financing activities (from 3049 to 3054)	3	0	4	8	0	0
1.	Proceeds from capital increase	3	0	4	9	0	0
2.	Cash inflows from subordinated liabilities	3	0	5	0	0	0
3.	Proceeds from borrowings	3	0	5	1	127,107	0
4.	Proceeds from issued treasury securities	3	0	5	2	0	0
5.	Proceeds from sale of treasury shares	3	0	5	3	0	0
6.	Other inflows from financing activities	3	0	5	4	0	0
II.	Cash used in financing activities (from 3056 to 3060)	3	0	5	5	0	539,596
7.	Outflow from redemption of own shares	3	0	5	6	0	0
8.	Cash outflow from subordinated liabilities	3	0	5	7	0	0
9.	Cash outflows from borrowings	3	0	5	8	0	539,596
10.	Outflows issued its own securities	3	0	5	9	0	0
11.	Outflows issued its own securities	3	0	6	0	0	0
III.	Net cash inflow from financing activities (3048-3055)	3	0	6	1	127,107	0
IV.	Net cash outflow from financing activities (3055-3048)	3	0	6	2	0	539,596
G.	TOTAL CASH FLOW (3001 + 3014 + 3034 + 3048)	3	0	6	3	1,734,994	1,259,281
D	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)	3	0	6	4	1,523,967	1,911,231
Đ	NET INCREASE IN CASH (3063 - 3064)	3	0	6	5	211,027	0
E	NET DECREASE IN CASH (3064 - 3063)	3	0	6	6	0	651,950
Ž	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	3	0	6	7	1,098,801	1,341,189
Z	EXCHANGE RATE GAINS	3	0	6	8	153,356	162,752
I	EXCHANGE RATE LOSSES	3	0	6	9	156,569	163,311
J	CASH AND CASH EQUIVALENTS AT END OF PERIOD (3065-3066+3067+3068-3069)	3	0	7	0	1,306,615	688,680