Mirabank Belgrade

MONTHLY CASH FLOW REPORT

Annex 9 Form TG

in the period from 01.01. to 31.12.2018.

(In thousands of dinars)

1 Inflow from interest 2 Inflow from ches and commissions 3 Inflow from ches conditions on the commissions 4 Inflow from ches and commissions 5 Outflow from ches and commissions 6 Inflow from ches and commissions 7 Outflow from ches and commissions 8 Inflow from ches and commissions 9 Outflow from frees and commissions 9 Outflow from frees and commissions 9 Outflow from frees and commissions 9 Outflow from traces, contributions and other personal expenses 9 Outflow from traces, contributions and other duthes charged to expenses 9 Outflow from traces, contributions and other duthes charged to expenses 10 Outflow from traces, contributions and other duthes charged to expenses 11 Outflow from the persting expenses 12 Outflow from the persting expenses 12 Outflow from the persting expenses 12 Outflow from operating activities before increase or decrease in financial assets and liabilities (II - II) 12 Outflow from operating activities before increase or decrease in financial assets and liabilities (II - II) 13 Outflow from operating activities before increase or decrease in financial assets and liabilities (II - II) 14 Outflow from operating activities before increase or decrease in financial assets and liabilities (II - II) 15 Outflow from operating activities before increase or decrease in financial assets and liabilities (II - II) 16 Outflow from operating activities before increase or decrease in financial assets that are not intended for investment in receivables from securities, derivatives and other financial organisations, Central Bank and customers 12 Increase in coevables from hedging derivative instruments and changes in fair value of hedging items 13 Increase in other financial liabilities to banks, other financial organisations, Central Bank and customers 14 Increase in other financial liabilities to banks, other financial organisations, Central Bank and customers 15 Increase in other financial liabilities of banks, other financial organisations, Central Bank and customers 16 Increase in other financia			(In thousands of dinars)
1. Cash Inflow from perating activities (from 1 to 4) 2. Inflow from interest 2. Inflow from these and commissions 3. Inflow from these and commissions 3. Inflow from diverdends and equity investments 4. Inflow from dividends and equity investments 5. Inflow from dividends and equity investments 6. Outflow from dividends and equity investments 7. Outflow from interest 8. Outflow from interest 9. Outflow from interest 9. Outflow from from and commissions 9. Outflow from from goos salaries, benefits and other gersonal expenses 9. Outflow from these parameters, benefits and other duties charged to expenses 9. Outflow from outflow good and other duties charged to expenses 9. Outflow from these parameters, benefits and other duties charged to expenses 9. Outflow from these parameters, benefits and other duties charged to expenses 9. Outflow from these parameters, benefits and other duties charged to expenses 9. Outflow from these parameters, benefits and other duties charged to expenses 9. Outflow from these parameters, benefits and other duties charged to expenses 9. Outflow from these parameters, benefits and other duties charged to expenses 9. Outflow from these parameters, benefits and other duties charged to expenses 9. Outflow from these parameters and other duties charged to expenses 1. Outflow from these parameters and the parameters of excess in financial assets and liabilities (II - II) 1. V. Net cash outflow from operating activities before increase or decrease in financial assets that are not intended for investment 1. Decrease in receivables from hedging derivative instruments and changes in fair value of hedging terms 1. Decrease in receivables from hedging derivative instruments and changes in fair value of hedging terms 1. Increase in infancial liabilities to banks, other financial organisations, Central Bank and customers 1. Increase in infancial liabilities to banks, other financial organisations, Central Bank and customers 1. Increase in other financial liabilities to banks, other financial organi	Item	ltem	Amount
1 Inflow from interest 2 Inflow from fees and commissions 3 Inflow from other operating activities 4 Inflow from other operating activities 5 Outflow from indirects and equity investments 6 Outflow from indirects 7 Outflow from interest 8 Outflow from fees and commissions 9 Outflow from these, penefits and other personal expenses 9 Outflow from these, contributions and other duffles charged to expenses 10 Outflow from operating activities before increase or decrease in financial assets and liabilities (I - II) 11 Net cash inflow from operating activities before increase or decrease in financial assets and liabilities (I - II) 12 Operase in financial assets and increase in financial liabilities (From 10 to 15) 13 Operase in form and receivables to banks, other financial organisations, Central Bank and oustomers 14 Operase in receivables from securities, derivatives and other financial assets that are not intended for investment 15 Operase in receivables from securities, derivatives and other financial assets that are not intended for investment 16 Operase in receivables from securities, derivatives and other financial organisations, Central Bank and oustomers 17 Increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers 18 Increase in other financial liabilities 19 Operase in receivables from hedging derivative instruments and changes in fair value of hedging items 10 Increase in financial liabilities 10 Increase in financial liabilities 11 Increase in financial liabilities 12 Increase in other financial liabilities 13 Increase in financial liabilities 14 Increase in financial liabilities 15 Increase in financial liabilities 16 Increase in financial liabilities 16 Increase in financial liabilities 17 Increase in receivables from hedging derivative instruments and changes in fair value of hedging items 18 Incre	Α.	CASH FLOWS FROM OPERATING ACTIVITIES	
Inflow from fees and commissions 3.6.	I.	Cash inflow from operating activities (from 1 to 4)	152.719
15. Inflow from other operating activities 16. Cash outflow for operating activities (from \$10.9) 17. Outflow from interest (1.5) 18. Outflow from from from the from \$10.90 18. Outflow from from from the from \$10.90 18. Outflow from from from sand commissions 18. Outflow from gross splares, benefits and other personal expenses 18. Outflow from gross splares, benefits and other personal expenses 18. Outflow from taxes, contributions and other duties charged to expenses 18. Outflow from taxes, contributions and other duties charged to expenses 18. Outflow from other operating activities before increase or decrease in financial assets and liabilities (1-1) 18. Net cash inflow from operating activities before increase or decrease in financial assets and liabilities (1-1) 19. Net cash outflow from operating activities before increase or decrease in financial assets and liabilities (1-1) 10. Decrease in financial assets and increase in financial liabilities (from 10 to 15) 10. Decrease in financial assets and increase in financial dispatch (1-1) 11. Outflow from operating activities before increase or decrease in financial assets that are not intended for investment of the expense in receivables from securities, derivatives and other financial assets that are not intended for investment increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers 19. Outflow from the financial liabilities of the financial organisations (central Bank and customers) 19. Increase in commitments from hedging derivative instruments and changes in fair value of hedging items 19. Increase in financial sasets and decrease in financial liabilities (from 16 to 2) 19. Outflow from precision of the financial liabilities (from 16 to 2) 19. Outflow from precision of the financial liabilities of banks and other financial organisations, Central Bank and customers 19. Outflow from operating activities before income tax (III - II - II - II - II - II - II - I	1	Inflow from interest	110.625
4	2	Inflow from fees and commissions	26.934
III. Cash outflow from perating activities (from 5 to 9) Outflow from interest Outflow from frees and commissions Outflow from frees and commissions Outflow from frees and commissions Outflow from taxes, contributions and other duties charged to expenses Outflow from taxes, contributions and other duties charged to expenses Outflow from taxes, contributions and other duties charged to expenses Outflow from taxes, contributions and other duties charged to expenses Outflow from town other operating activities before increase or decrease in financial assets and liabilities (II-II) N. Net cash inflow from operating activities before increase or decrease in financial assets and liabilities (II-II) S565. V. Decrease in financial assets and increase in financial liabilities (from 10 to 15) Decrease in foans and receivables to banks, other financial organisations, Central Bank and customers 285. Decrease in receivables from securities, derivatives and other financial assets that are not intended for investment Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items Increase in open and the financial liabilities to banks, other financial organisations, Central Bank and customers Increase in commitments from hedging derivative instruments and changes in fair value of hedging items Increase in financial assets and decrease in financial liabilities (from 16 to 21) Increase in open and receivables to banks and other financial institutes (from 16 to 21) Increase in financial assets and decrease in financial liabilities (from 16 to 21) Increase in financial assets and decrease in financial institutes (from 16 to 21) Decrease in deposits and other financial liabilities (from 16 to 21) Increase in financial assets and decrease in financial organisations, Central Bank and customers Increase in receivables from hedging derivative instruments and changes in fair value of hedging items Decrease in commitments from hedging derivative instruments and changes in	3	Inflow from other operating activities	15.160
5 Outflow from interest 6 Outflow from fees and commissions 7 Outflow from gross salaries, benefits and other personal expenses 8 Outflow from gross salaries, benefits and other personal expenses 9 Outflow from the programming expenses 1235: 18 Outflow from other operating expenses 1219. 19 Outflow from operating expenses 1219. 10 Net cash inflow from operating activities before increase or decrease in financial assets and liabilities (I-II) 10 Decrease in financial assets and increase in financial liabilities (from 10 to 15) 11 Decrease in loans and receivables to banks, other financial organisations, Central Bank and customers 12 Decrease in receivables from securities, derivatives and other financial assets that are not intended for investment 12 Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items 13 Increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers 14 Increase in other financial liabilities 15 Increase in other financial liabilities 16 Increase in indeposits and other financial liabilities to banks, other financial organisations, Central Bank and customers 17 Increase in financial assets and decrease in financial indeposits and other financial indeposits in finance in financial indeposits and other financial indeposits in finance in financial indeposities	4	Inflow from dividends and equity investments	-
6 Outflow from frees and commissions	II.	Cash outflow for operating activities (from 5 to 9)	508.748
7 Outflow from gross salaries, benefits and other personal expenses	5	Outflow from interest	44.649
8 Outflow from tases, contributions and other duties charged to expenses 9 Outflow from tother operating expenses 219. III. Net cash inflow from operating activities before increase or decrease in financial assets and liabilities (i - i) IV. Net cash outflow from operating activities before increase or decrease in financial assets and liabilities (ii - i) 356. V. Decrease in financial assests and increase in financial liabilities (from 10 to 15) 505. 10 Decrease in loans and receivables to banks, other financial organisations, Central Bank and customers 285. 11 Decrease in receivables from securities, derivatives and other financial assets that are not intended for investment 12 Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items 13 Increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers 14 Increase in other financial liabilities 15 Increase in commitments from hedging derivative instruments and changes in fair value of hedging items 16 Increase in other financial liabilities 17 Increase in financial assets and decrease in financial organisations, Central Bank and customers 18 Increase in receivables from securities, derivative instruments and changes in fair value of hedging items 19 Decrease in receivables from securities, derivative and other financial organisations, Central Bank and customers 19 Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items 19 Decrease in other financial liabilities to banks, other financial organisations, Central 20 Decrease in openating activities before income tax (IV - IV + V - VI) 20 Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items 21 Dividends paid 22 Dividends paid 23 Dividends paid 24 Inflow from operating activities before income tax (IV - IV + V - VI) 20 Dividends paid 23 Dividends paid 24 Inflow from investing activities (IVII - VIII - 22 - 23) 20 Dividend	6		4.728
9 Outflow from other operating expenses 219. III. Net cash inflow from operating activities before increase or decrease in financial assets and liabilities (I - II) 356. IV. Decrease in informatical assets and increase in financial liabilities (I ron 10 to 15) 555. 10 Decrease in loans and receivables to banks, other financial organisations, Central Bank and customers 285. 11 Decrease in receivables from securities, derivatives and other financial assets that are not intended for investment 12 Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items 13 Increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers 276. 14 Increase in commitments from hedging derivative instruments and changes in fair value of hedging items 15 Increase in commitments from hedging derivative instruments and changes in fair value of hedging items 16 Increase in financial liabilities 16 Increase in financial insense in the financial increase in financial insense in the financial insense in financial insense in financial increase in financial insense in financial insense in financial insense in financial increase in financial insense in financial insense in financial increase in financial insense in financial insense in financial increase in financial increase in financial insense in financial increase in financial increa	7	Outflow from gross salaries, benefits and other personal expenses	233.914
III. Net cash inflow from operating activities before increase or decrease in financial assets and liabilities (I - II) 356.		Outflow from taxes, contributions and other duties charged to expenses	6.183
IV. Net cash outflow from operating activities before increase or decrease in financial assets and liabilities (II - I) 356. V. Decrease in financial assets and increase in financial liabilities (from 10 to 15) 565. 10 Decrease in loans and receivables to banks, other financial organisations, Central Bank and customers 285. 11 Decrease in receivables from securities, derivatives and other financial assets that are not intended for 4. 12 Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items 1. 13 Increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and 276.1 14 Increase in commitments from hedging derivative instruments and changes in fair value of hedging items 1. 15 Increase in commitments from hedging derivative instruments and changes in fair value of hedging items 1. 16 Increase in loans and receivables to banks and other financial organisations, Central Bank and customers 1. 16 Increase in receivables from securities, derivatives and other financial assets that are not intended for investment 1. 18 Increase in receivables from hedging derivative instruments and changes in fair value of hedging items 1. 19 Decrease in deposits and other financial liabilities to banks, other financial organisations, Central 2. 20 Decrease in deposits and other financial liabilities to banks, other financial organisations, Central 2. 21 Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items 2. 22 Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items 2. 23 Dividends paid 2.	9	Outflow from other operating expenses	219.274
V. Decrease in financial assests and increase in financial liabilities (from 10 to 15) Decrease in loans and receivables to banks, other financial organisations, Central Bank and customers 285. Decrease in receivables from securities, derivatives and other financial assets that are not intended for investment 12 Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items lincrease in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers 13 Increase in other financial liabilities 15 Increase in commitments from hedging derivative instruments and changes in fair value of hedging items VI. Increase in commitments from hedging derivative instruments and changes in fair value of hedging items VI. Increase in loans and receivables to banks and other financial liabilities (from 16 to 21) 16 Increase in loans and receivables to banks and other financial organisations, Central Bank and customers 17 Increase in receivables from securities, derivatives and other financial assets that are not intended for investment 18 Increase in receivables from hedging derivative instruments and changes in fair value of hedging items 19 Decrease in deposits and other financial liabilities to banks, other financial organisations, Central 20 Decrease in other financial liabilities 21 Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III · IV + V · VI) 22 Income tax paid 30 Dividends paid 31 Inflow from investing activities (VII · VIII · 22 - 23) 32 Dividends paid 33 Inflow from investment in investment securities 43 Inflow from investment in investment securities 44 Inflow from my investing activities (VII · VIII · 22 - 23) 45 Outflow from investing activities (from 1 to 5) 46 Outflow from investing activities (from 6 to 10) 47 Outflow from investing activities (from 6 to 10) 57 Outflow from purchas	III.	Net cash inflow froom operating activities before increase or decrease in financial assets and liabilities (I - II)	-
Decrease in loans and receivables to banks, other financial organisations, Central Bank and customers Decrease in receivables from securities, derivatives and other financial assets that are not intended for investment Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items Increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers Increase in other financial liabilities Increase in commitments from hedging derivative instruments and changes in fair value of hedging items VI. Increase in loans and receivables to banks and other financial liabilities (from 16 to 21) Increase in loans and receivables to banks and other financial organisations, Central Bank and customers Increase in increase in receivables from securities, derivatives and other financial assets that are not intended for investment increase in receivables from hedging derivative instruments and changes in fair value of hedging items Decrease in deposits and other financial liabilities to banks, other financial organisations, Central Decrease in other financial liabilities Decrease in other financial liabilities Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III - IV + V - VI) VIII. Net cash inflow from operating activities with instruments and changes in fair value of hedging items VIII. Net cash inflow from operating activities (VIII - VIII - 22 - 23) Diddends paid Income tax paid Diddends paid X. Net cash outflow from operating activities (VIII - VIII - 22 - 23) X. Net cash outflow from operating activities (VIII - VIII - 22 - 23) X. Net cash outflow from investing activities (VIII - VIII - 22 - 23) X. Net cash inflow from sale of investments in subsidiaries, associates and joint ventures Inflow from sale of investment property, plants and equipment Inflow from sale of investment property, plants	IV.	Net cash outflow from operating activities before increase or decrease in financial assets and liabilities (II - I)	356.029
Decrease in receivables from securities, derivatives and other financial assets that are not intended for investment Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items Increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers Increase in other financial liabilities Increase in other financial assets and decrease in financial liabilities (from 16 to 21) Increase in loans and receivables to banks and other financial organisations, Central Bank and customers Increase in loans and receivables to banks and other financial organisations, Central Bank and customers Increase in receivables from securities, derivatives and other financial assets that are not intended for investment lancrease in receivables from hedging derivative instruments and changes in fair value of hedging items Decrease in deposits and other financial liabilities to banks, other financial organisations, Central Decrease in other financial liabilities Decrease in other financial liabilities Decrease in other financial liabilities Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III - IV + V - VI) Net cash outflow from operating activities before income tax (IV - III + VI - VV) Income tax paid Dividends paid Xx. Net cash inflow from operating activities (VII - VIII - 22 - 23) Xx. Net cash inflow from operating activities (VIII - VIII - 22 - 23) Xx. Net cash inflow from investment in investment securities Inflow from sale of investment in investment securities Inflow from sale of investment property Other inflow from investing activities (From 6 to 10) Outflow from purchase of investment in subsidiaries, associates and joint ventures Outflow from purchase of investment property Outflow from purchase of investment property Outflow from purchase of investment property Outflow from purchase of in	٧.	Decrease in financial assests and increase in financial liabilities (from 10 to 15)	565.902
Increase in receivables from hedging derivative instruments and changes in fair value of hedging items Increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers Increase in other financial liabilities Increase in other financial liabilities Increase in commitments from hedging derivative instruments and changes in fair value of hedging items Increase in formatical sasets and decrease in financial liabilities (from 16 to 21) Increase in loans and receivables to banks and other financial organisations, Central Bank and customers Increase in receivables from securities, derivatives and other financial assets that are not intended for investment Increase in receivables from hedging derivative instruments and changes in fair value of hedging items Decrease in deposits and other financial liabilities to banks, other financial organisations, Central Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III - IV + V - VI) Increase tax paid IX. Net cash inflow from operating activities before income tax (III - IV + V - VI) Increase in commitments from hedging derivative instruments and changes in fair value of hedging items VIII. Net cash inflow from operating activities before income tax (IV - III + VI - V) Increase tax paid IX. Net cash inflow from operating activities (VII - VII - 22 - 23) Increase tax paid IX. Net cash inflow from perating activities (VII - VII + 22 - 23) Increase tax paid Inflow from investment in investment securities III. Cash inflow from investment in investment securities Other inflow from investing activities (From 1 to 5) Inflow from sale of investment property Other inflow from investing activities (From 6 to 10) IT 73. Outflow from purchase of investments in subsidiaries, associates and joint ventures Outflow from purchase of investment property, plants and equipment Outflow from purchase of investment property,	10	Decrease in loans and receivables to banks, other financial organisations, Central Bank and customers	285.392
12 Decrease in receivables from hedging derivative instruments and changes in fair value of hedging items 13 Increase in deposits and other financial liabilities to banks, other financial organisations, Central Bank and customers 14 Increase in other financial liabilities 15 Increase in commitments from hedging derivative instruments and changes in fair value of hedging items 17 Increase in financial assets and decrease in financial liabilities (from 16 to 21) 18 Increase in loans and receivables to banks and other financial organisations, Central Bank and customers 19 Increase in receivables from securities, derivatives and other financial assets that are not intended for investment 19 Decrease in deposits and other financial liabilities to banks, other financial organisations, Central 20 Decrease in other financial liabilities to banks, other financial organisations, Central 21 Decrease in other financial liabilities to banks, other financial organisations, Central 22 Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items 19 Net cash inflow from operating activities before income tax (III - IV + V - VI) 22 Income tax paid 23 Dividends paid 24 Dividends paid 25 Dividends paid 26 Dividends paid 27 Net cash outflow from operating activities (VII - VIII - 22 - 23) 28 Dividends paid 29 Dividends paid 30 Dividends paid 31 Inflow from investing activities (VII - VIII - 22 - 23) 32 Dividends paid 33 Dividends paid 44 Inflow from investing activities (VIII - VIII - 22 - 23) 45 Cash Holws FROM INVESTING ACTIVITIES 46 Cash Holws FROM investments in investment securities 47 Inflow from sale of investment in investment securities 48 Inflow from investing activities (From 1 to 5) 49 Other inflow from investment scircuties 40 Outflow from purchase of investment securities 40 Outflow from purchase of investment securities 41 Outflow from purchase of investment securities 42 Outflow from purchase of investment securities 43 Outflow from purchase of investment subsidiaries, assoc	11	·	4.472
Listomers 12 Increase in other financial liabilities 13 Increase in increase in other financial liabilities 14 Increase in financial assets and decrease in financial liabilities (from 16 to 21) 15 Increase in loans and receivables to banks and other financial organisations, Central Bank and customers 16 Increase in receivables from securities, derivatives and other financial assets that are not intended for investment 18 Increase in receivables from hedging derivative instruments and changes in fair value of hedging items 19 Decrease in deposits and other financial liabilities to banks, other financial organisations, Central 20 Decrease in other financial liabilities 21 Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items 19 Net cash inflow from operating activities before income tax (III - IV + V - VI) 22 Income tax paid 23 Dividends paid 24 Net cash inflow from operating activities (VII - VIII - 22 - 23) 25 Net cash inflow from operating activities (VII - VIII - 22 - 23) 26 CASH FLOWS FROM INVESTING ACTIVITES 27 Lash inflow from investing activities (from 1 to 5) 28 Lash Inflow from investment in investment securities 29 Inflow from sale of intangible assets, property, plants and equipment 29 Other inflow from investing activities (from 6 to 10) 20 Cash outflow from investing activities (from 6 to 10) 21 Outflow from investment in investment securities 22 Outflow from purchase of investment property 23 Outflow from purchase of investment property 24 Outflow from purchase of investment property 25 Outflow from purchase of investment property 26 Outflow from purchase of investment property 27 Outflow from purchase of investment property 28 Outflow from purchase of investment property 29 Outflow from purchase of investment property 30 Outflow from investing activities (I - II)	12		
Increase in other financial liabilities Increase in commitments from hedging derivative instruments and changes in fair value of hedging items VI. Increase in financial assets and decrease in financial liabilities (from 16 to 21) Increase in loans and receivables to banks and other financial organisations, Central Bank and customers Increase in receivables from securities, derivatives and other financial assets that are not intended for investment Increase in receivables from hedging derivative instruments and changes in fair value of hedging items Decrease in deposits and other financial liabilities to banks, other financial organisations, Central Decrease in other financial liabilities Decrease in other financial liabilities Decrease in other financial liabilities Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III - IV + V - VI) Income tax paid Dividends paid IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) X. Net cash inflow from operating activities (VIII - VIII - 22 - 23) X. Net cash inflow from operating activities (VIII - VIII - 22 - 23) X. Net cash inflow from operating activities (VIII - VIII - 22 - 23) B. CASH FLOWS FROM INVESTING ACTIVITIES 1. Cash inflow from investing activities (From 1 to 5) 2. Inflow from sale of investments in subsidiaries, associates and joint ventures Inflow from sale of investments in subsidiaries, associates and joint ventures Inflow from sale of investment in investment securities Outflow from investing activities (From 6 to 10) 773. Outflow from purchase of investment securities Outflow from purchase of investment property Outflow from	13	-	276.038
Increase in commitments from hedging derivative instruments and changes in fair value of hedging items VI. Increase in financial assets and decrease in financial liabilities (from 16 to 21) Increase in loans and receivables to banks and other financial organisations, Central Bank and customers Increase in receivables from securities, derivatives and other financial assets that are not intended for investment Increase in receivables from hedging derivative instruments and changes in fair value of hedging items Decrease in deposits and other financial liabilities to banks, other financial organisations, Central Decrease in other financial liabilities Decrease in other financial liabilities Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III - IV + V - VI) Income tax paid Dividends paid IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) R. Cash FLOWS FROM INVESTING ACTIVITIES L. Cash inflow from investing activities (VIII - VII + 22 + 23) Inflow from sale of investments in subsidiaries, associates and joint ventures Inflow from sale of investment property Inflow from sale of investment property Inflow from sale of investment property Outflow from investing activities (from 6 to 10) Outflow from investing activities Outflow from purchase of investment property III. Net cash inflow from investing activities (III - VIII - VI	14		
VI. Increase in financial assets and decrease in financial liabilities (from 16 to 21)			
Increase in loans and receivables to banks and other financial organisations, Central Bank and customers Increase in receivables from securities, derivatives and other financial assets that are not intended for investment Increase in receivables from hedging derivative instruments and changes in fair value of hedging items Decrease in deposits and other financial liabilities to banks, other financial organisations, Central Decrease in other financial liabilities Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VIII. Net cash inflow from operating activities before income tax (IV - III + V + V - VI) 20 income tax paid Dividends paid IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) X. Net cash outflow from operating activities (VII - VIII - 22 - 23) X. Net cash inflow from operating activities (VIII - VIII - 22 - 23) B. CASH FLOWS FROM INVESTING ACTIVITIES CASH inflow from investment in investment securities Inflow from sale of investments in subsidiaries, associates and joint ventures Inflow from sale of investments in subsidiaries, associates and joint ventures Inflow from sale of investment property Other inflow from investing activities Outflow from purchase of investment securities Outflow from purchase of investment securities Outflow from purchase of investment property Outflow from investing activities (I- II)	M		
Increase in receivables from securities, derivatives and other financial assets that are not intended for investment lincrease in receivables from hedging derivative instruments and changes in fair value of hedging items 19 Decrease in deposits and other financial liabilities to banks, other financial organisations, Central 20 Decrease in other financial liabilities 21 Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III - IV + V - VI) 20 Jill. Net cash inflow from operating activities before income tax (IV - III + VI - V) 21 Income tax paid 22 Dividends paid IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) X. Net cash outflow from operating activities (VIII - VIII - 22 - 23) B. CASH FLOWS FROM INVESTING ACTIVITIES 1. Cash inflow from investing activities (From 1 to 5) 2 1 Inflow from investment in investment securities 3 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of investment property 4 Inflow from sale of investment property 5 Other inflow from investing activities 11. Cash outflow from investing activities 7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of investment securities 9 Outflow from purchase of investment property 10 Other outflow from investing activities 11. Net cash inflow from investing activities 12. Outflow from purchase of investment property 10 Other outflow from investing activities 11. Net cash inflow from investing activities 12. Outflow from purchase of investment property 13. Outflow from purchase of investment property 14. Outflow from purchase of investment property	VI.	increase in financial assets and decrease in financial flabilities (from 16 to 21)	-
Increase in receivables from hedging derivative instruments and changes in fair value of hedging items 19 Decrease in deposits and other financial liabilities to banks, other financial organisations, Central 20 Decrease in other financial liabilities 21 Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III - IV + V - VI) 20 Income tax paid Dividends paid IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) X. Net cash inflow from operating activities (VIII - VIII + 22 + 23) B. CASH FLOWS FROM INVESTING ACTIVITIES 1. Cash inflow from investing activities (from 1 to 5) 21 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of investment property 4 Inflow from sale of investment property 5 Other inflow from investing activities (from 6 to 10) 773. 6 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of investments in subsidiaries, associates and joint ventures 9 Outflow from purchase of investments in subsidiaries, associates and joint ventures 10 Other outflow from investing activities (from 6 to 10) 773. Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of investment property 10 Other outflow from investing activities (Iron 1) III. Net cash inflow from investing activities (Iron 1)	16	Increase in loans and receivables to banks and other financial organisations, Central Bank and customers	
19 Decrease in deposits and other financial liabilities to banks, other financial organisations, Central 20 Decrease in other financial liabilities 21 Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III - IV + V - VI) 20 Income tax paid 21 Dividends paid 22 Income tax paid 23 Dividends paid 24 IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) 25 X. Net cash inflow from operating activities (VII - VIII - 22 - 23) 26 CASH FLOWS FROM INVESTING ACTIVITIES 27 Inflow from investing activities (from 1 to 5) 28 Inflow from investment in investment securities 29 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of investments in subsidiaries, associates and equipment 4 Inflow from sale of investment property 5 Other inflow from investing activities (from 6 to 10) 773. 6 Outflow from investment in investment securities 9 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of investments in subsidiaries, associates and joint ventures 9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)	17	Increase in receivables from securities, derivatives and other financial assets that are not intended for investment	
20 Decrease in other financial liabilities 21 Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III - IV + V - VI) 21 Income tax paid 22 Dividends paid IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) X. Net cash inflow from operating activities (VIII - VIII - 22 - 23) B. CASH FLOWS FROM INVESTING ACTIVITIES I. Cash inflow from investing activities (from 1 to 5) 234.1 Inflow from investment in investment securities 234.1 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of investment property 4 Inflow from sale of investment property 5 Other inflow from investing activities (from 6 to 10) 773. 6 Outflow from investment in investment securities 8 Outflow from purchase of intangible assets, property, plants and equipment 10 Other outflow from purchase of intangible assets, property, plants and equipment 20.9 Outflow from purchase of intangible assets, property, plants and equipment 20.0 Other outflow from investment in investment subsidiaries, associates and joint ventures 10 Other outflow from purchase of intangible assets, property, plants and equipment 20.0 Other outflow from investing activities III. Net cash inflow from investing activities III	18	Increase in receivables from hedging derivative instruments and changes in fair value of hedging items	
Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items VII. Net cash inflow from operating activities before income tax (III - IV + V - VI) VIII. Net cash outflow from operating activities before income tax (IV - III + VI - V) Income tax paid Dividends paid IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) X. Net cash outflow from operating activities (VIII - VIII - 22 - 23) B. CASH FLOWS FROM INVESTING ACTIVITIES I. Cash inflow from investing activities (from 1 to 5) 234. Inflow from investment in investment securities 234. Inflow from sale of investments in subsidiaries, associates and joint ventures Inflow from sale of investment property Other inflow from investing activities II. Cash outflow from investing activities Outflow from investment in investment securities Outflow from purchase of investments in subsidiaries, associates and joint ventures Outflow from purchase of investments in subsidiaries, associates and joint ventures Outflow from purchase of investments in subsidiaries, associates and joint ventures Outflow from purchase of investments in subsidiaries, associates and joint ventures Outflow from purchase of investments in subsidiaries, associates and joint ventures Outflow from purchase of investment property, plants and equipment 20. Outflow from purchase of investment property Outflow from purchase of investment property Outflow from purchase of investment property Outflow from investing activities III. Net cash inflow from investing activities (I - II)	19	Decrease in deposits and other financial liabilities to banks, other financial organisations, Central	
VIII. Net cash inflow from operating activities before income tax (III - IV + V - VI) 209. VIII. Net cash outflow from operating activities before income tax (IV - III + VI - V) 21 Income tax paid 22 Income tax paid 23 Dividends paid IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) 23 K. Net cash outflow from operating activities (VIII - VIII + 22 + 23) 24 B. CASH FLOWS FROM INVESTING ACTIVITIES 1. Cash inflow from investing activities (from 1 to 5) 23 Inflow from investment in investment securities 23 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of investments in subsidiaries, associates and equipment 4 Inflow from sale of investment property 5 Other inflow from investing activities (from 6 to 10) 773. 6 Outflow from investment in investment securities 7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of investments in subsidiaries, associates and joint ventures 9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities III. Net cash inflow from investing activities III. Net cash inflow from investing activities (I - II)	20	Decrease in other financial liabilities	
VIII. Net cash outflow from operating activities before income tax (IV - III + VI - V) 22 Income tax paid 23 Dividends paid IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) X. Net cash outflow from operating activities (VIII - VIII - 22 - 23) B. CASH FLOWS FROM INVESTING ACTIVITIES I. Cash inflow from investing activities (from 1 to 5) 234. 1 Inflow from investment in investment securities 2 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of intengible assets, property, plants and equipment 4 Inflow from sale of investment property 5 Other inflow from investing activities II. Cash outflow from investing activities (from 6 to 10) 773. 6 Outflow from investment in investment securities 7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of investments in subsidiaries, associates and joint ventures 9 Outflow from purchase of investment property 10 Other outflow from investing activities (I - II) Net cash inflow from investing activities (I - II)	21	Decrease in commitments from hedging derivative instruments and changes in fair value of hedging items	
Dividends paid Divi	VII.	Net cash inflow from operating activities before income tax (III - IV + V - VI)	209.873
Dividends paid IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) X. Net cash outflow from operating activities (VIII - VIII + 22 + 23) B. CASH FLOWS FROM INVESTING ACTIVITIES I. Cash inflow from investing activities (from 1 to 5) 234. Inflow from investment in investment securities Inflow from sale of investments in subsidiaries, associates and joint ventures Inflow from sale of intengible assets, property, plants and equipment Inflow from sale of investment property Other inflow from investing activities II. Cash outflow from investing activities (from 6 to 10) 773. Outflow from purchase of investments in subsidiaries, associates and joint ventures Outflow from purchase of investments in subsidiaries, associates and joint ventures Outflow from purchase of investment property, plants and equipment Outflow from purchase of investment property Outflow from purchase of investment property Other outflow from investing activities III. Net cash inflow from investing activities (I - II)	VIII.	Net cash outflow from operating activities before income tax (IV - III + VI - V)	-
IX. Net cash inflow from operating activities (VII - VIII - 22 - 23) X. Net cash outflow from operating activities (VIII - VIII + 22 + 23) B. CASH FLOWS FROM INVESTING ACTIVITIES I. Cash inflow from investing activities (from 1 to 5) 234. 1 Inflow from investment in investment securities 2 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of intangible assets, property, plants and equipment 4 Inflow from sale of investment property 5 Other inflow from investing activities II. Cash outflow from investing activities (from 6 to 10) 773. 6 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of investments in subsidiaries, associates and joint ventures 9 Outflow from purchase of intangible assets, property, plants and equipment 20. 9 Outflow from purchase of investment property 10 Other outflow from investing activities (I - II)	22	Income tax paid	-
X. Net cash outflow from operating activities (VIII - VIII + 22 + 23) B. CASH FLOWS FROM INVESTING ACTIVITIES I. Cash inflow from investing activities (from 1 to 5) 234.1 Inflow from investment in investment securities 2 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of intangible assets, property, plants and equipment 4 Inflow from sale of investment property 5 Other inflow from investing activities II. Cash outflow from investing activities (from 6 to 10) 773. 6 Outflow from purchase of investments in subsidiaries, associates and joint ventures 7 Outflow from purchase of intangible assets, property, plants and equipment 9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)	23	Dividends paid	1
B. CASH FLOWS FROM INVESTING ACTIVITIES I. Cash inflow from investing activities (from 1 to 5) 1 Inflow from investment in investment securities 2 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of intangible assets, property, plants and equipment 4 Inflow from sale of investment property 5 Other inflow from investing activities II. Cash outflow from investing activities (from 6 to 10) 773. 6 Outflow from purchase of investments in subsidiaries, associates and joint ventures 7 Outflow from purchase of intangible assets, property, plants and equipment 9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)	IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	209.873
I. Cash inflow from investing activities (from 1 to 5) 234. 1 Inflow from investment in investment securities 234. 2 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 3 Inflow from sale of intangible assets, property, plants and equipment 4 4 Inflow from sale of investment property 5 5 Other inflow from investing activities 773. 6 Outflow from investment in investment securities 752. 7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 8 Outflow from purchase of intangible assets, property, plants and equipment 20. 9 Outflow from purchase of investment property 0 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)			-
1 Inflow from investment in investment securities 234. 2 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of intangible assets, property, plants and equipment 4 Inflow from sale of investment property 5 Other inflow from investing activities 1I. Cash outflow from investing activities (from 6 to 10) 773. 6 Outflow from investment in investment securities 752. 7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of intangible assets, property, plants and equipment 20. 9 Outflow from purchase of investment property 10 Other outflow from investing activities (I - II)			
2 Inflow from sale of investments in subsidiaries, associates and joint ventures 3 Inflow from sale of intangible assets, property, plants and equipment 4 Inflow from sale of investment property 5 Other inflow from investing activities 1I. Cash outflow from investing activities (from 6 to 10) 773. 6 Outflow from investment in investment securities 7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of intangible assets, property, plants and equipment 9 Outflow from purchase of investment property 10 Other outflow from investing activities 11. Net cash inflow from investing activities (I - II)			234.060
Inflow from sale of intangible assets, property, plants and equipment Inflow from sale of investment property Other inflow from investing activities II. Cash outflow from investing activities (from 6 to 10) Outflow from investment in investment securities Outflow from purchase of investments in subsidiaries, associates and joint ventures Outflow from purchase of intangible assets, property, plants and equipment Outflow from purchase of investment property Outflow from purchase of investment property Other outflow from investing activities III. Net cash inflow from investing activities (I - II)			234.031
4 Inflow from sale of investment property 5 Other inflow from investing activities II. Cash outflow from investing activities (from 6 to 10) 773. 6 Outflow from investment in investment securities 7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of intangible assets, property, plants and equipment 9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)			-
5 Other inflow from investing activities II. Cash outflow from investing activities (from 6 to 10) 6 Outflow from investment in investment securities 7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of intangible assets, property, plants and equipment 9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)			29
II. Cash outflow from investing activities (from 6 to 10) 6 Outflow from investment in investment securities 7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of intangible assets, property, plants and equipment 9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)			-
6 Outflow from investment in investment securities 752. 7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of intangible assets, property, plants and equipment 20. 9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)			772 100
7 Outflow from purchase of investments in subsidiaries, associates and joint ventures 8 Outflow from purchase of intangible assets, property, plants and equipment 20. 9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)			773.100 752.668
8 Outflow from purchase of intangible assets, property, plants and equipment 20. 9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)			732.006
9 Outflow from purchase of investment property 10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)	.		20.432
10 Other outflow from investing activities III. Net cash inflow from investing activities (I - II)			-
III. Net cash inflow from investing activities (I - II)			-
			-
IV. Net cash outflow from investing activities (II - I)	IV.	Net cash outflow from investing activities (II - I)	539.040

Item	ltem	Amount
٧.	CASH FLOWS FROM FINANCING ACTIVITIES	
l.	Cash inflow from financing activities (from 1 to 6)	-
1	Inflow from increase of the capital	-
2	Cash inflow from subordinated liabilities	-
3	Inflow from received loans	-
4	Inflow from securities issued	-
5	Inflow from sale of own shares	-
6	Other inflow from financing activities	-
II.	Cash outflow from financing activities (from 7 to 11)	-
7	Outflow from repurchase of own shares	-
8	Cash outflow from subordinated liabilities	-
9	Cash outflow from received loans	-
10	Outflow from securities issued	-
11	Other outflow from financing activities	-
III.	Net cash inflow from financing activities (I - II)	-
IV.	Net cash outflow from financing activities (II - I)	-
G.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + V.I.)	952.681
D.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + V.II.)	1.281.848
Đ.	NET INCREASE IN CASH (G - D)	-
E.	NET DECREASE IN CASH (D - G)	329.167
Ž.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	1.072.736
Z.	FOREIGN EXCHANGE RATE GAINS	72.086
l.	FOREIGN EXCHANGE RATE LOSSES	71.975
J.	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD (Đ E. + Ž. + Z I.)	743.680