CASH FLOW STATEMENT

from 01.01.2012. until 30.09.2012.

(in thousends of RSD)

POSITION	ADP code			Amount	
				Current year amount	Prior year amount
1	2			3	4
A. CASH FLOWS FROM OPERATING ACTIVITIES **I. Cash inflows from operating activities (from 302 to 305)**	**3**	**0**	**1**	**1.974.428**	**1.972.613**
1.Inflow from interest	3	0	2	1.622.381	1.579.240
2.Inflow from fees and commissions	3	0	3	208.640	195.910
3.Inflow from other operating income	3	0	4	142.744	197.463
4.Inflow from dividends and profit	3	0	5	663	0
II Cash outflow from operating activities (from 307 to 311)	**3**	**0**	**6**	**1.633.935**	**1.870.706**
5.Outflow from interest	3	0	7	543.403	531.943
6.Outflow from fees and commissions	3	0	8	32.281	30.426
7.Outflow from gross salaries, benefits and other personal expenses	3	0	9	573.249	638.940
8.Outflow from taxes, contributions and other duties charged to income	3	1	0	134.832	193.630
9.Outflow from other operating expenses	3	1	1	350.170	475.767
III. Net cash inflow from operating activities before changes in placements and deposits (301 less 306)	**3**	**1**	**2**	**340.493**	**101.907**
IV. Net cash outflow from operating activities before changes in placements and deposits(306 less 301)	**3**	**1**	**3**	**0**	
V. Decrease in placements, and increase in deposites borrowed (from 315 to 3	**3**	**1**	**4**	**3.658.479**	**2.154.525**
10.Decrease in loans and placements to banks and customers	3	1	5	2.779.263	0
11.Decrease in securities at fair value through profit or loss, trading investments and short-term securities held to maturity	3	1	6	0	2.154.525
12.Increase in deposits from banks and customers	3	1	7	879.216	0
VI Increase in placements and decrease in deposits (from 319 to 321)	**3**	**1**	**8**	**0**	**2.085.340**
13.Increase in loans and advances to banks and customers	3	1	9	0	1.220.426
14.Increase in securities at fair value through profit or loss, trading investments and short-term securities held to maturity	3	2	0	0	364.884
15.Decrease in deposits from banks and customers	3	2	1	0	500.030
VII Net cash inflow from operating activities before income tax (312 less 313 more 314 less 318	**3**	**2**	**2**	**3.998.972**	**171.092**

VIII Net cash outflow from operating activities before income tax (313 less 318 more 312 less 314)	**3**	**2**	**3**	**0**	**0**
16.Income tax paid	3	2	4	23	234
17.Dividends paid	3	2	5	0	7924
IX Net cash inflow from prev. activities (322 less 323 less 324 less 325)	**3**	**2**	**6**	**3.998.949**	**162.934**
X Net cash outflow from operating activities (323 less 322 more 324 more 325)	**3**	**2**	**7**	**0**	**0**
B. CASH FLOWS FROM INVESTING ACTIVITIES **I.Cash Income from investing activities (from 329 to 333)**	**3**	**2**	**8**	**232**	**2.450.487**
1.Incomes from long-term securities	3	2	9	0	2.450.000
2.Incomes from sale of equity (share)	3	3	0	108	439
3.incomes from sale of intangible and fixed assets	3	3	1	124	49
4.Incomes from sale of investment property	3	3	2	0	0
5.Other incomes from investing activities	3	3	3	0	0
II Cash outcome from investing activities (from 335 to 339)	**3**	**3**	**4**	**467.614**	**2.031.236**
1.Outflows from long-term securities	3	3	5	0	1.950.000
7.Payments for Purchases of participations	3	3	6	145	343
8.Outflows from purchase of intangible assets and fixed assets	3	3	7	41.872	80.893
9.Purchase of investment properties	3	3	8	0	0
10.Other outflows from investing activities	3	3	9	425.597	0
III.Net cash used in investing activities (328 less 334)	**3**	**4**	**0**	**0**	**419.252**
IV.Net cash used in investing activities (334 less 328)	**3**	**4**	**1**	**467.382**	**0**
B. CASH Income FROM FINANCING ACTIVITIES **I.Cash flow from financing activities (from 343 to 348)**	**3**	**4**	**2**	**0**	**108.190.063**
1.Proceeds from capital increases	3	4	3	0	0
2.Net cash Subordinated liabilities	3	4	4	0	0
3.Net cash inflows from borrowings	3	4	5	0	104.540.417
4.Net cash inflow arising from securities	3	4	6	0	0
5.Proceeds from sales of own shares	3	4	7	0	0
6.Other cash flow from financing activities	3	4	8	0	3.649.645
II Cash outcomes from financing activities (350 to 354)	**3**	**4**	**9**	**2.192.550**	**109.405.453**
7.Purchase of own shares	3	5	0	0	0
8.Net cash outflows Subordinated liabilities	3	5	1	0	0
9.Net cash outflow from borrowings	3	5	2	2.192.550	105.761.473
10 Net cash outflow from borrowings	3	5	3	0	0
11.Other outflows from financing activities	3	5	4	0	3.643.980
III Net cash income from financing activities (342 less 349)	**3**	**5**	**5**	**0**	**-**
IV Net cash outcome from financing activities (349 less 342)	**3**	**5**	**6**	**2.192.550**	**1.215.390**
G.TOTAL NET CASH FLOW (301 more 314 more 328 more 342)	**3**	**5**	**7**	**5.633.139**	**114.767.688**
D.TOTAL NET CASH FLOW (306 more 318 more 324 more 325 more 334 more 349)	**3**	**5**	**8**	**4.294.122**	**115.400.893**
Đ.NET INCREASE IN CASH (357 less 358)	**3**	**5**	**9**	**1.339.017**	**0**
E.NET DECREASE IN CASH (358 less 357)	**3**	**6**	**0**	**0**	**633.205**
Ž.CASH AT BEGINNING OF YEAR (Note :__________) **(361, col. 3 = 0,01, Aug .6)**	**3**	**6**	**1**	**1.994.127**	**670.319**
Z.Foreign exchange gains	**3**	**6**	**2**	**1.565.126**	**3.697.542**
I.Foreign exchange losses	**3**	**6**	**3**	**3.052.011**	**3.163.355**
J.CASH AT END OF PERIOD (Note:___________) **(359 less 360 more 361 more 362 less 363)** **(364, kol. 3 = 001, kol. 5 i 364, kol. 4 = 001, kol. 6)** **(364, kol. 4 = 361, kol.. 3)**	**3**	**6**	**4**	**1.846.259**	**571.301**

In Belgrade
days,

The preparation on financial statements

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The legal representative bank

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