

CASH FLOW STATEMENT
from 01.01.2012. until 31.12.2012.

(in thousands of RSD)

POSITION	ADP code			Amount	
				Current year amount	Prior year amount
1	2			3	4
A. CASH FLOWS FROM OPERATING ACTIVITIES	3	0	1	3.755.317	2.555.587
I. Cash inflows from operating activities (from 302 to 305)	3	0	1	3.755.317	2.555.587
1.Inflow from interest	3	0	2	2.127.249	2.059.548
2.Inflow from fees and commissions	3	0	3	272.229	243.118
3.Inflow from other operating income	3	0	4	1.355.176	252.921
4.Inflow from dividends and profit	3	0	5	663	0
II Cash outflow from operating activities (from 307 to 311)	3	0	6	2.371.604	2.448.167
5.Outflow from interest	3	0	7	841.063	736.828
6.Outflow from fees and commissions	3	0	8	44.956	41.614
7.Outflow from gross salaries, benefits and other personal expenses	3	0	9	744.124	850.407
8.Outflow from taxes, contributions and other duties charged to income	3	1	0	174.597	247.372
9.Outflow from other operating expenses	3	1	1	566.864	571.946
III. Net cash inflow from operating activities before changes in placements and deposits (301 less 306)	3	1	2	1.383.713	107.420
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 deposits borrowed (from 315 to 314)	3	1	4	5.117.486	5.441.037
10.Decrease in loans and placements to banks and customers	3	1	5	2.915.313	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	2.202.173	3.286.512
VI Increase in placements and decrease in deposits (from 319 to 321)	3	1	8	0	1.563.630
13.Increase in loans and advances to banks and customers	3	1	9	0	1.198.746
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	0
VII Net cash inflow from operating activities before income tax (312 less 313 more 314 less 318)	3	2	2	6.501.199	3.984.827

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	270
17.Dividends paid	3	2	5	0	7931
IX Net cash inflow from prev. activities (322 less 323 less 324 less 325)	3	2	6	6.501.176	3.976.626
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	19.786	2.551.192
1.Incomes from long-term securities	3	2	9	0	2.550.000
2.Incomes from sale of equity (share)	3	3	0	1.060	467
3.incomes from sale of intangible and fixed assets	3	3	1	18.726	725
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	561.607	2.174.390
1.Outflows from long-term securities	3	3	5	0	2.050.000
7.Payments for Purchases of participations	3	3	6	145	60
8.Outflows from purchase of intangible assets and fixed assets	3	3	7	62.457	124.330
9.Purchase of investment properties	3	3	8	0	0
10.Other outflows from investing activities	3	3	9	499.005	0
III.Net cash used in investing activities (328 less 334)	3	4	0	0	376.802
IV.Net cash used in investing activities (334 less 328)	3	4	1	541.821	0
B. CASH Income FROM FINANCING ACTIVITIES					
I.Cash flow from financing activities (from 343 to 348)	3	4	2	0	113.333.930
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	109.317.890
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	4.016.040
II Cash outcomes from financing activities (350 to 354)	3	4	9	3.225.560	116.422.733
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	3.225.560	112.417.515
10 Net cash outflow from borrowings	3	5	3	0	0
11.Other outflows from financing activities	3	5	4	0	4.005.218
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	3.225.560	3.088.803
G.TOTAL NET CASH FLOW (301 more 314 more 328 more 342)	3	5	7	8.892.589	123.881.746
D.TOTAL NET CASH FLOW (306 more 318 more 324 more 325 more 334 more 349)	3	5	8	6.158.794	122.617.121
Đ.NET INCREASE IN CASH (357 less 358)	3	5	9	2.733.795	1.264.625
E.NET DECREASE IN CASH (358 less 357)	3	6	0	0	0
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	2.067.597	4.104.648
I.Foreign exchange losses	3	6	3	3.395.334	4.045.465
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	3.400.185	1.994.127

In Belgrade
days,

The preparation on financial
statements

The legal representative bank