

CASH FLOW STATEMENT

from 01.01.2012. until 30.06.2012.

(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	1.426.224	1.394.733
I. Cash inflows from operating activities (from 302 to 305)	3	0	1	1.426.224	1.394.733
1.Inflow from interest	3	0	2	1.187.210	1.106.880
2.Inflow from fees and commissions	3	0	3	145.338	125.188
3.Inflow from other operating income	3	0	4	93.676	162.665
4.Inflow from dividends and profit	3	0	5	0	0
II Cash outflow from operating activities (from 307 to 311)	3	0	6	1.159.336	1.288.735
5.Outflow from interest	3	0	7	359.320	353.243
6.Outflow from fees and commissions	3	0	8	21.544	20.105
7.Outflow from gross salaries, benefits and other personal expenses	3	0	9	389.746	424.754
8.Outflow from taxes, contributions and other duties charged to income	3	1	0	112.492	136.967
9.Outflow from other operating expenses	3	1	1	276.234	353.666
III. Net cash inflow from operating activities before changes in placements and deposits (301 less 306)	3	1	2	266.888	105.998
IV. Net cash outflow from operating activities before changes in placements and deposits(306 less 301)	3	1	3		
V. Decrease in placements, and increase in deposits borrowed (from 315 to 314)	3	1	4	1.991.386	2.451.261
10.Decrease in loans and placements to banks and customers	3	1	5	1.614.627	496.737
11.Decrease in securities at fair value through profit or loss, trading investments and short-term securities held to maturity	3	1	6	0	1.954.524
12.Increase in deposits from banks and customers	3	1	7	376.759	0
VI Increase in placements and decrease in deposits (from 319 to 321)	3	1	8	0	4.008.380
13.Increase in loans and advances to banks and customers	3	1	9	0	0
14.Increase in securities at fair value through profit or loss, trading investments and short-term securities held to maturity	3	2	0	0	360.276
15.Decrease in deposits from banks and customers	3	2	1	0	3.648.104
VII Net cash inflow from operating activities before income tax (312 less 313 more 314 less 318)	3	2	2	2.258.274	0

VIII Net cash outflow from operating activities before income tax (313 less 318 more 312 less 314)	3	2	3	0	1.451.121
16. Income tax paid	3	2	4	23	199
17. Dividends paid	3	2	5	0	0
IX Net cash inflow from prev. activities (322 less 323 less 324 less 325)	3	2	6	2.258.251	0
X Net cash outflow from operating activities (323 less 322 more 324 more 325)	3	2	7	0	1.451.320
B. CASH FLOWS FROM INVESTING ACTIVITIES					
I. Cash Income from investing activities (from 329 to 333)	3	2	8	161	2.450.439
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	53	0
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	415.068	2.013.482
1. Outflows from long-term securities	3	3	5	0	1.950.000
7. Payments for Purchases of participations	3	3	6	145	60
8. Outflows from purchase of intangible assets and fixed assets	3	3	7	31.387	63.422
9. Purchase of investment properties	3	3	8	0	0
10. Other outflows from investing activities	3	3	9	383.536	0
III. Net cash used in investing activities (328 less 334)	3	4	0	0	436.957
IV. Net cash used in investing activities (334 less 328)	3	4	1	414.907	0
B. CASH Income FROM FINANCING ACTIVITIES					
I. Cash flow from financing activities (from 343 to 348)	3	4	2	15.173.477	77.818.513
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	14.537.795	77.818.513
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	635.682	0
II Cash outcomes from financing activities (350 to 354)	3	4	9	14.358.315	77.150.068
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	13.725.019	77.150.068
10 Net cash outflow from borrowings	3	5	3	0	0
11. Other outflows from financing activities	3	5	4	633.296	0
III Net cash income from financing activities (342 less 349)	3	5	5	815.162	668.445
IV Net cash outcome from financing activities (349 less 342)	3	5	6	0	
G. TOTAL NET CASH FLOW (301 more 314 more 328 more 342)	3	5	7	18.591.248	84.114.946
D. TOTAL NET CASH FLOW (306 more 318 more 324 more 325 more 334 more 349)	3	5	8	15.932.742	84.460.864
Đ. NET INCREASE IN CASH (357 less 358)	3	5	9	2.658.506	0
E. NET DECREASE IN CASH (358 less 357)	3	6	0	0	345.918
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	796.796	3.275.559
I. Foreign exchange losses	3	6	3	2.389.907	2.952.848
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	3.059.522	647.112

In Belgrade
days,

The preparation on financial
statements

The legal representative bank