

CASH FLOW STATEMENT
from 01.01.2013. until 31.12.2013.

(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	2.207.408	3.755.317
I. Cash inflows from operating activities (from 302 to 305)	3	0	1	2.207.408	3.755.317
1.Inflow from interest	3	0	2	1.944.618	2.127.249
2.Inflow from fees and commissions	3	0	3	262.790	272.229
3.Inflow from other operating income	3	0	4	0	1.355.176
4.Inflow from dividends and profit	3	0	5	0	663
II Cash outflow from operating activities (from 307 to 311)	3	0	6	3.080.306	2.371.604
5.Outflow from interest	3	0	7	711.417	841.063
6.Outflow from fees and commissions	3	0	8	71.132	44.956
7.Outflow from gross salaries, benefits and other personal expenses	3	0	9	677.697	744.124
8.Outflow from taxes, contributions and other duties charged to income	3	1	0	158.726	174.597
9.Outflow from other operating expenses	3	1	1	1.461.334	566.864
III. Net cash inflow from operating activities before changes in placements and deposits (301 less 306)	3	1	2	0	1.383.713
IV. Net cash outflow from operating activities before changes in placements and deposits(306 less 301)	3	1	3	872.898	
V. Decrease in placements, and increase in deposits borrowed (from 315 to 317)	3	1	4	3.845.834	5.117.486
10.Decrease in loans and placements to banks and customers	3	1	5	3.687.950	2.915.313
11.Decrease in securities at fair value through profit or loss, trading investments and short-term securities held to maturity	3	1	6	0	0
12.Increase in deposits from banks and customers	3	1	7	157.884	2.202.173
VI Increase in placements and decrease in deposits (from 319 to 321)	3	1	8	0	0
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	0
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	2.972.936	6.501.199

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	1.366	23
17.Dividends paid	3	2	5	14.676	0
IX Net cash inflow from prev. activities (322 less 323 less 324 less 325)	3	2	6	2.956.894	6.501.176
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	37.919	19.786
1.Incomes from long-term securities	3	2	9	0	0
2.Incomes from sale of equity (share)	3	3	0	0	1.060
3.incomes from sale of intangible and fixed assets	3	3	1	31.102	18.726
4.Incomes from sale of investment property	3	3	2	6.817	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	1.020.483	561.607
1.Outflows from long-term securities	3	3	5	0	0
7.Payments for Purchases of participations	3	3	6	0	145
8.Outflows from purchase of intangible assets and fixed assets	3	3	7	98.434	62.457
9.Purchase of investment properties	3	3	8	0	0
10.Other outflows from investing activities	3	3	9	922.049	499.005
III.Net cash used in investing activities (328 less 334)	3	4	0	0	0
IV.Net cash used in investing activities (334 less 328)	3	4	1	982.564	541.821
B. CASH Income FROM FINANCING ACTIVITIES					
I.Cash flow from financing activities (from 343 to 348)	3	4	2	0	0
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	0
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	0
II Cash outcomes from financing activities (350 to 354)	3	4	9	458.078	3.225.560
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	458.078	3.225.560
10 Net cash outflow from borrowings	3	5	3	0	0
11.Other outflows from financing activities	3	5	4	0	0
III Net cash income from financing activities (342 less 349)	3	5	5	0	0
IV Net cash outcome from financing activities (349 less 342)	3	5	6	458.078	3.225.560
G.TOTAL NET CASH FLOW (301 more 314 more 328 more 342)	3	5	7	6.091.161	8.892.589
D.TOTAL NET CASH FLOW (306 more 318 more 324 more 325 more 334 more 349)	3	5	8	4.574.909	6.158.794
D.NET INCREASE IN CASH (357 less 358)	3	5	9	1.516.252	2.733.795
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	3.400.185	1.994.127
Z.Foreign exchange gains	3	6	2	1.298.131	2.067.597
I.Foreign exchange losses	3	6	3	1.347.015	3.395.334
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	4.867.553	3.400.185

In Belgrade
days,

The preparation on financial
statements

The legal representative bank