

STATEMENT OF CASH FLOWS

from 01.01. to 30.09.2013.

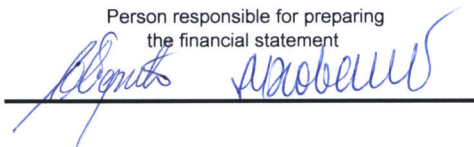
(in RSD thousand)

ITEM	ADP code	Amount	
		01.01. - 30.09.2013.	01.01. - 31.12.2012.
1	2	3	4
A. CASH FLOWS FROM OPERATING ACTIVITIES			
I. Cash inflows from operating activities (from 302 to 305)	301	15.744.164	26.053.423
1. Interest	302	9.726.052	12.305.806
2. Fees	303	1.874.519	2.451.988
3. Other operating income	304	4.143.550	11.295.554
4. Dividends and profit sharing	305	43	75
II. Cash outflows from operating activities (from 307 to 311)	306	11.168.317	21.250.000
5. Interest	307	4.479.466	6.338.046
6. Fees	308	421.608	475.127
7. Gross wages, compensations of wages and other personal expenses	309	1.119.777	1.959.653
8. Taxes, contributions and other duties charged to income	310	229.471	393.957
9. Other operating expenses	311	4.917.995	12.083.217
III. Net cash inflow from operating activities before increase or decrease in lending and deposits (301 minus 306)	312	4.575.847	4.803.423
IV. Net cash outflow from operating activities before increase or decrease in lending and deposits (306 minus 301)	313	0	0
V. Decrease in lending and increase in deposits received (from 315 to 317)	314	16.541.572	25.907.005
10. Decrease in credits and lending to banks and clients	315	13.494.014	0
11. Decrease in securities at fair value through income statement, tradable investment and short-term securities held to maturity	316	0	0
12. Increase in deposits received from banks and clients	317	3.047.558	25.907.005
VI. Increase in lending and decrease in deposits received (from 319 to 321)	318	715.340	20.991.670
13. Increase in credits and lending to banks and clients	319	0	15.970.738
14. Increase in securities at fair value through income statement, tradable investment and short-term securities held to maturity	320	715.340	5.020.932
15. Decrease in deposits from banks and clients	321	0	0
VII. Net cash inflow from operating activities before profit tax (312 minus 313 plus 314 minus 318)	322	20.402.079	9.718.758
VIII. Net cash outflow from operating activities before profit tax (313 plus 318 minus 312 minus 314)	323	0	0
16. Profit tax paid	324	588.126	606.372
17. Dividends paid	325	0	1.135.000
IX. Net cash inflow from operating activities (322 minus 323 minus 324 minus 325)	326	19.813.953	7.977.386
X. Net cash outflow from operating activities (323 minus 322 plus 324 plus 325)	327	0	0
B. CASH FLOWS FROM INVESTING ACTIVITIES			
I. Cash inflows from investing activities (from 329 to 333)	328	0	0
1. Long-term investment in securities	329	0	0
2. Sale of equity investments	330	0	0
3. Sale of intangible investment and fixed assets	331	0	0
4. Sale of investment property	332	0	0
5. Other inflows from investing activities	333	0	0

ITEM	ADP code	Amount	
		01.01. - 30.09.2013.	01.01. - 31.12.2012.
1	2	3	4
II. Cash outflows from investing activities (from 335 to 339)	334	246.953	5.448.279
6. Investment in long-term securities	335	0	4.884.904
7. Purchase of equity investments	336	0	0
8. Purchase of intangible investment and fixed assets	337	246.953	563.375
9. Procurement of investment property	338	0	0
10. Other outflows from investing activities	339	0	0
III. Net cash inflow from investing activities (328 minus 334)	340	0	0
IV. Net cash outflow from investing activities (334 minus 328)	341	246.953	5.448.279
C. CASH FLOWS FROM FINANCING ACTIVITIES			
I. Cash inflows from financing activities (from 343 to 348)	342	1.841.973	2.839.280
1. Capital increase	343	0	0
2. Subordinated liabilities, net	344	0	0
3. Credits received, net	345	1.841.973	2.839.280
4. Securities, net	346	0	0
5. Sale of own shares	347	0	0
6. Other inflows from financing activities	348	0	0
II. Cash outflows from financing activities (from 350 to 354)	349	5.246.818	0
7. Purchase of own shares	350	0	0
8. Subordinated liabilities, net	351	0	0
9. Credits received, net	352	0	0
10. Securities, net	353	5.246.818	0
11. Other outflows from financing activities	354	0	0
III. Net cash inflow from financing activities (342 minus 349)	355	0	2.839.280
IV. Net cash outflow from financing activities (349 minus 342)	356	3.404.845	0
D. TOTAL NET INFLOW OF CASH (301 plus 314 plus 328 plus 342)	357	34.127.709	54.799.708
E. TOTAL NET OUTFLOW OF CASH (306 plus 318 plus 324 plus 325 plus 334 plus 349)	358	17.965.554	49.431.321
F. NET INCREASE IN CASH (357 minus 358)	359	16.162.155	5.368.387
G. NET DECREASE IN CASH (358 minus 357)	360	0	0
H. CASH AT THE BEGINNING OF THE YEAR (Note: _____) (361, col. 3=001, col. 6)	361	10.879.871	5.134.366
I. EXCHANGE RATE GAINS	362	2.922	377.118
J. EXCHANGE RATE LOSSES	363	0	0
K. CASH AT END PERIOD (Note: _____) 359 minus 360 plus 361 plus 362 minus 363 (364, col. 3 = 001, col.5 and 364, col.4 = 001, col.6) (364, col. 4 = 361, col.3)	364	27.044.948	10.879.871

In Belgrade,
on 15.10.2013.

Person responsible for preparing
the financial statement



Legal representative of the bank

