

BANK'S CASH FLOW STATEMENT
in the period from 01.01.2008. to 30.09.2008.

- in thousands of dinars -

Z C	Position	Amount	
		Current Year	Previous Year
1	1	2	3
A. O	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash flow from operating activities (from 1 to 4)	10.093.654	11.216.693
	1. Interest inflow	7.446.420	7.753.248
	2. Fee inflow	2.580.208	3.205.342
	3. Other operating revenues inflows	64.006	174.154
	4. Dividends and equity shares inflow	3.020	83.949
II.	Cash outflows from operating activities (from 5 to 9)	7.349.889	8.859.446
	5. Interest outflow	2.361.881	2.359.708
	6. Fee outflow	208.908	214.647
	7. Gross salaries, salaries compensations and other personal expenses	2.323.218	3.019.629
	8. Revenue tax, benefits and compensations outflow	469.167	595.217
	9. Other expenses outflows	1.986.715	2.670.245
III.	Net inflow from operating activities before a movement in loans and deposits (I minus II)	2.743.765	2.357.247
IV.	Net outflow from operating activities before a movement in loans and deposits (II minus I)	-	-
V.	Decrease in advances and increase in deposits (from 10 to 12)	3.457.604	41.589.204
	10. Decrease in loans and advances to banks and commitents	-	-
	11. Decrease in securities at fair value through income statement, advances held for trade and short-term securities held to maturity	48.900	109.219
	12. Increase in deposits from banks and commitents	3.408.704	41.479.985
VI.	Increase in advances and decrease in deposits (from 13 to 15)	1.530.792	46.239.342
	13. Increase in loans and advances to banks and commitents	1.530.792	46.239.342
	14. Increase in securities at fair value through income statement, advances held for trade and short-term securities held to maturity	-	-
	15. Decrease in deposits from banks and commitents	-	-
VII.	Net inflow from operating activities before income tax (AIII minus AIV plus AV minus AVI)	4.670.577	-
VIII.	Net outflow from operating activities before income tax (AIV plus AVI minus AIII minus AV)	-	2.292.891
	16. Paid income tax	154.981	26.803
	17. Paid-out dividends	257.694	97.330
IX.	Net inflow from operating activities (AVII minus AVII minus 16 minus 17)	4.257.902	-
X.	Net outflow from operating activities (AVIII minus AVII plus 16 plus 17)	-	2.417.024
B. O	CASH FLOW FROM INVESTING ACTIVITIES		
I.	Cash inflows from investing activities (from 1 to 3)	69.996	195.343
	1. Inflows from long-term securities	10.500	22.144
	2. Inflows from equity shares trade	55.151	-
	3. Inflows from the trade of intangible investments and fixed assets	4.345	173.199
II.	Outflows from investing activities (from 4 to 6)	475.666	1.559.910

Z I C	Position	Amount	
		Current Year	Previous Year
1	1	2	3
	4. Outflows from investments in long-term securities	-	-
	5. Outflows from buying of equity shares and participating interests	-	924.027
	6. Outflows from buying intangible investments and fixed assets	475.666	635.883
III.	Net cash inflow from investing activities (I minus II)	-	-
IV.	Net outflow from investing activities (II minus I)	405.670	1.364.567
V. O	CASH FLOW FROM FINANCING ACTIVITIES		
I.	Inflows from financing activities (from 1 to 4)	4.528.299	535.677
	1. Inflow from increase in shareholders equity	3.884.048	524.746
	2. Inflow from long-term loans and subordinated debt	-	-
	3. Net inflow from short-term loans	644.251	10.931
	4. Net inflow from securities	-	-
II.	Inflow from financing activities (from 5 to 8)	546	1.092
	5. Outflow from purchase of own shares	-	-
	6. Outflows from repayment of long-term loans and subordinated debts	546	1.092
	7. Net outflows from short-term loans	-	-
	8. Net outflows from securities	-	-
III.	Net inflow from financing activities (I minus II)	4.527.753	534.585
IV.	Net outflow from financing activities (II minus I)	-	-
G.	TOTAL NET CASH INFLOWS (A I plus A V plus B I plus V I)	18.149.553	53.536.917
D.	TOTAL NET OUTFLOWS (A II plus A VI plus 16 plus 17 plus B II plus V II)	9.769.568	56.783.923
Đ	NET CASH INCREASE (G minus D)	8.379.985	-
E	NET CASH DECREASE (D minus G)	-	3.247.006
Ž	CASH AMMOUNT AT THE BEGINNING OF THE YEAR	5.257.086	8.026.720
Z	FOREIGN EXCHANGE REVENUES	19.146.646	16.017.081
I.	FOREIGN EXCHANGE EXPENSES	16.378.025	15.539.709
J.	CASH AT THE END OF THE PERIOD (Đ minus E plus Ž plus Z minus I)	16.405.692	5.257.086