



BANK'S CASH FLOW STATEMENT
in the period from 01.01.2008. to 31.12.2008.

- in thousands of dinars -

Pos	Position	Mark for ADP			Amount	
					Current Year	Previous Year
1	1	2			3	4
A.	CASH FLOW FROM OPERATING ACTIVITIES					
I.	Cash flow from operating activities (from 302 to 305)	3	0	1	13.917.597	11.216.693
	1. Interest inflow	3	0	2	10.706.414	8.173.398
	2. Fee inflow	3	0	3	3.106.258	2.785.192
	3. Other operating revenues inflows	3	0	4	101.717	174.154
	4. Dividends and equity shares inflow	3	0	5	3.208	83.949
II.	Cash outflows from operating activities (from 307 to 311)	3	0	6	11.433.503	8.859.446
	5. Interest outflow	3	0	7	4.167.666	2.359.708
	6. Fee outflow	3	0	8	298.792	214.647
	7. Gross salaries, salaries compensations and other personal expenses	3	0	9	3.401.058	3.019.629
	8. Revenue tax, benefits and compensations outflow	3	1	0	689.804	595.217
	9. Other expenses outflows	3	1	1	2.876.183	2.670.245
III.	Net inflow from operating activities before a movement in loans and deposits (301 minus 306)	3	1	2	2.484.094	2.357.247
IV.	Net outflow from operating activities before a movement in loans and deposits (306 minus 301)	3	1	3	-	-
V.	Decrease in advances and increase in deposits (from 315 to 317)	3	1	4	21.554.205	41.589.204
	10. Decrease in loans and advances to banks and commitents	3	1	5	8.668.354	-
	11. Decrease in securities at fair value through income statement, advances held for trade and short-term securities held to maturity	3	1	6	8.601	109.219
	12. Increase in deposits from banks and commitents	3	1	7	12.877.250	41.479.985
VI.	Increase in advances and decrease in deposits (from 319 to 321)	3	1	8	-	46.239.342
	13. Increase in loans and advances to banks and commitents	3	1	9	-	46.239.342
	14. Increase in securities at fair value through income statement, advances held for trade and short-term securities held to maturity	3	2	0	-	-
	15. Decrease in deposits from banks and commitents	3	2	1	-	-
VII.	Net inflow from operating activities before income tax (312 minus 313 plus 314 minus 318)	3	2	2	24.038.299	-
VIII.	Net outflow from operating activities before income tax (313 plus 318 minus 312 minus 314)	3	2	3	-	2.292.891
	16. Paid income tax	3	2	4	204.213	26.803
	17. Paid-out dividends	3	2	5	257.726	97.330
IX.	Net inflow from operating activities (322 minus 323 minus 324 minus 325)	3	2	6	23.576.360	-
X.	Net outflow from operating activities (323 minus 322 plus 324 plus 325)	3	2	7	-	2.417.024

Pos	Position	Mark for ADP	Amount	
			Current Year	Previous Year
1	1	2	3	4
B.	CASH FLOW FROM INVESTING ACTIVITIES			
I.	Cash inflows from investing activities (from 329 to 333)	3 2 8	82.023	195.343
	1. Inflows from long-term securities	3 2 9	10.500	22.144
	2. Inflows from equity shares trade	3 3 0	56.661	-
	3. Inflows from the trade of intangible investments and fixed assets	3 3 1	14.862	173.199
	4. Inflows from selling real estates investments	3 3 2	-	-
	5. Other inflows from investing activities	3 3 3	-	-
II.	Outflows from investing activities (from 335 to 339)	3 3 4	875.380	1.559.910
	6. Outflows from investments in long-term securities	3 3 5	-	-
	7. Outflows from buying of equity shares and participating interests	3 3 6	121.510	924.027
	8. Outflows from buying intangible investments and fixed assets	3 3 7	753.870	635.883
	9. Outflows from buying real estates investments	3 3 8	-	-
	10. Other outflows from investing activities	3 3 9	-	-
III.	Net cash inflow from investing activities (328 minus 334)	3 4 0	-	-
IV.	Net outflow from investing activities (334 minus 328)	3 4 1	793.357	1.364.567
V.	CASH FLOW FROM FINANCING ACTIVITIES			
I.	Inflows from financing activities (from 343 to 348)	3 4 2	5.309.185	534.585
	1. Inflow from increase in shareholders equity	3 4 3	3.884.048	480.936
	2. Net Inflow from subordinated debt	3 4 4	-	-
	3. Net inflow from loans	3 4 5	1.425.137	9.839
	4. Net inflow from securities	3 4 6	-	-
	5. Net inflow from trade with own share	3 4 7	-	43.810
	6. Other inflows from financing activities	3 4 8	-	-
II.	Outflows from financing activities (from 350 to 354)	3 4 9	-	-
	7. Outflow from purchase of own shares	3 5 0	-	-
	8. Net outflows from repayment of subordinated debts	3 5 1	-	-
	9. Net outflows from loans	3 5 2	-	-
	10. Net outflows from securities	3 5 3	-	-
	11. Other outflows from financing activities	3 5 4	-	-
III.	Net inflow from financing activities (342 minus 349)	3 5 5	5.309.185	534.585
IV.	Net outflow from financing activities (349 minus 342)	3 5 6	-	-
G.	TOTAL NET CASH INFLOWS (301 plus 314 plus 328 plus 342)	3 5 7	40.863.010	53.535.825
D.	TOTAL NET OUTFLOWS (306 plus 318 plus 324 plus 325 plus 334 plus 349)	3 5 8	12.770.822	56.782.831
Đ.	NET CASH INCREASE (357 minus 358)	3 5 9	28.092.188	-
E.	NET CASH DECREASE (358 minus 357)	3 6 0	-	3.247.006
Ž.	CASH AMMOUNT AT THE BEGINNING OF THE YEAR	3 6 1	5.257.086	8.026.720
Z.	FOREIGN EXCHANGE REVENUES	3 6 2	47.691.996	16.017.081
I.	FOREIGN EXCHANGE EXPENSES	3 6 3	51.296.495	15.539.709
J.	CASH AT THE END OF THE PERIOD (359 minus 360 plus 361 plus 362 minus 363)	3 6 4	29.744.775	5.257.086