



CASH FLOW STATEMENT
in the period of 01.01.2009. to 30.09.2009.

in 000 RSD

	Position	30.09.09.	31.12.08.
	1	2	3
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash flow from operating activities (from 302 to 306)	13.286.678	13.917.597
	1. Interest inflow	10.283.530	10.706.414
	2. Fee inflow	2.923.185	3.106.258
	3. Other operating revenues inflows	73.628	101.717
	4. Dividends and equity shares inflow	6.335	3.208
II.	Cash outflows from operating activities (from 308 to 313)	10.862.085	11.433.503
	5. Interest outflow	5.156.573	4.167.666
	6. Fee outflow	380.373	298.792
	7. Gross salaries, salaries compensations and other personal expenses	2.451.115	3.401.058
	8. Revenue tax, benefits and compensations outflow	509.512	689.804
	9. Other expenses outflows	2.364.512	2.876.183
III.	Net inflow from operating activities before a movement in loans and deposits (301 less 307)	2.424.593	2.484.094
IV.	Net outflow from operating activities before a movement in loans and deposits (301 less 307)	-	-
V.	Decrease in advances and increase in deposits (from 317 to 321)	21.591.915	21.554.205
	10. Decrease in loans and advances to banks and commitents	-	8.668.354
	11. Decrease in securities, advances held for trade and short-term securities held to maturity	82.723	8.601
	12. Increase in deposits from banks and commitents	21.509.192	12.877.250
VI.	Increase in advances and decrease in deposits (from 323 to 327)	22.646.075	-
	13. Increase in loans and advances to banks and commitents	22.646.075	-
	14. Increase in securities, 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 (314 plus 316 less 322 > 0)	1.370.433	24.038.299
VIII.	Net outflow from operating activities before income tax (314 less 315 plus 316 less 322 < 0)	-	-
	16. Paid income tax	32.822	204.213
	17. Paid-out dividends	46.844	257.726
IX.	Net inflow from operating activities (328 less 330 less 331 < 0)	1.290.767	23.576.360
X.	Net outflow from operating activities (328 less 329 less 330 less 331 < 0)	-	-
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	Cash inflows from investing activities (from 335 to 337)	174.898	82.023
	1. Inflows from long-term securities	140.444	10.500
	2. Inflows from equity shares trade	9.972	56.661
	3. Inflows from the trade of intangible investments and fixed assets	24.482	14.862
II.	Outflows from investing activities (from 339 to 341)	380.625	875.380

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	4. Outflows from investments in long-term securities	-	-
	5. Outflows from buying of equity shares and participating interests	5.286	121.510
	6. Outflows from buying intangible investments and fixed assets	375.339	753.870
III.	Net cash inflow from investing activities (334 less 338)	-	-
IV.	Net outflow from investing activities (338 less 334)	205.727	793.357
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	Inflows from financing activities (from 345 to 348)	924.204	5.310.277
	1. Inflow from increase in shareholders equity	-	3.884.048
	2. Inflow from long-term loans and subordinated debt	924.204	-
	3. Net inflow from short-term loans	-	1.426.229
	4. Net inflow from securities	-	-
II.	Inflow from financing activities (from 350 to 353)	1.405.203	1.092
	5. Outflow from purchase of treasury securities	-	-
	6. Outflows from repayment of long-term loans and subordinated debts	-	1.092
	7. Net outflows from short-term loans	1.405.203	-
	8. Net outflows from securities	-	-
III.	Net inflow from financing activities (344 less 349)	-	5.309.185
IV.	Net outflow from financing activities (349 less 344)	480.999	-
D.	TOTAL NET CASH INFLOWS (301 plus 316 plus 334 plus 344)	35.977.695	40.864.102
E.	TOTAL NET OUTFLOWS (307 plus 322 plus 330 plus 331 plus 338 plus 349)	35.373.654	12.771.914
F.	NET CASH INCREASE (356 less 357)	604.041	28.092.188
G.	NET CASH DECREASE (357 less 356)	-	-
H.	CASH AMMOUNT AT THE BEGINNING OF THE YEAR	29.744.775	5.257.086
I.	FOREIGN EXCHANGE REVENUES	1.388.720	47.691.996
J.	FOREIGN EXCHANGE EXPENSES	4.025.579	51.296.495
K.	CASH AT THE END OF THE PERIOD (358 less 359 plus 360 plus 361 less 362)	27.711.957	29.744.775