



KOMERCIJALNA BANKA AD BEOGRAD

Pursuant to Article 61, Paragraph 6 of the Law on Banks, we hereby release the unaudited cash flow statement for the period from 01.01.2016. to 30.09.2016.

(in 000 RSD)

No.	ITEM	30.09.2016.	31.12.2015.
1	2	3	4
A.	CASH FLOW FROM BUSINESS ACTIVITIES		
	I. Cash inflow from business activities (from 1 to 4)	19.106.684	24.993.470
	1. Inflow from interest	14.373.898	18.907.936
	2. Inflow from fees	4.588.863	5.905.480
	3. Inflow from other business activities	130.071	176.478
	4. Inflow from dividends and profit sharing	13.852	3.576
	II. Cash outflow from business activities (from 5 to 9)	10.957.581	17.173.857
	5. Outflow for interest	2.556.968	5.916.977
	6. Outflow for fees	982.746	1.107.769
	7. Outflow for gross salaries, allowances and other personnel expenses	3.086.579	4.091.120
	8. Outflow for taxes, contributions and other levies charged against income	572.425	786.499
	9. Outflow for other operating expenses	3.758.863	5.271.492
	III. Net cash inflow from business activities prior to the increase or decrease in loans and deposits (I - II)	8.149.103	7.819.613
	IV. Net outflow of cash from business activities prior to the increase or decrease in loans and deposits (II - I)	-	-
	V. Decrease in loans and increase in deposits and other liabilities (from 10 to 15)	27.906.490	25.553.710
	10. Decrease in loans and receivables from banks, other financial organizations, central bank and customers	-	25.553.710
	11. Decrease in financial assets initially recognized at fair value in profit and loss account, financial assets intended for trade and other securities not intended for investment	6.417.789	-
	12. Decrease in receivables from financial derivatives intended for protection against risk and change in fair value of items that are subject to protection against risk	-	-
	13. Increase in deposits and other liabilities to banks, other financial organizations, central bank and customers	21.488.701	-
	14. Increase in financial liabilities initially recognized at fair value in the profit and loss account and financial liabilities intended for trade	-	-
	15. Increase in liabilities for financial derivatives intended for protection against risk and change in fair value of items that are subject to protection against risk	-	-
	VI. Increase in loans and decrease in received deposits and other liabilities (from 16 to 21)	8.990.347	10.334.942
	16. Increase in loans and receivables from banks, other financial organizations, central banks and customers	8.990.347	-
	17. Increase in financial assets initially recognized at fair value in profit and loss account, financial assets intended for trade and other securities not intended for investment	-	3.027.338
	18. Increase in receivables from financial derivatives intended for protection against risk and change in fair value of items subjected to protection against risk	-	-
	19. Decrease in deposits and other liabilities to banks, other financial organizations, central banks and customers	-	7.307.604
	20. Decrease in financial liabilities initially recognized at fair value in the profit and loss account and financial liabilities intended for trade	-	-
	21. Decrease in liabilities from financial derivatives intended for protection against risk and a change in fair value of items subject to protection against risk	-	-
	VII. Net inflow of cash from business activities before profit tax (III - IV + V - VI)	27.065.246	23.038.381
	VIII. Net outflow of cash from business activities before profit tax (IV - III + VI - V)	-	-
	22. Paid profit tax	-	-
	23. Paid dividends	119.477	403
	IX. Net inflow of cash from business activities (VII - VIII - 22 - 23)	26.945.769	23.037.978
	X. Net outflow of cash from business activities (VIII - VII + 22 +23)	-	-

(in 000 RSD)

R.br.	ITEM	30.09.2016.	31.12.2015.
1	2	3	4
B.	CASH FLOW FROM INVESTMENT ACTIVITIES		
	I. Cash inflow from investment activities (from 1 to 5)	35.449.045	28.572.615
	1. Inflow from investment in investment securities	35.448.758	28.543.487
	2. Inflow from the sale of investment in subsidiaries and affiliates and joint ventures	-	-
	3. Inflow from the sale of intangible assets, property, plant and equipment	287	27.522
	4. Inflow from the sale of investment property	-	1.606
	5. Other inflow from investment activities	-	-
	II. Cash outflow from investment activities (from 6 to 10)	45.762.586	56.331.077
	6. Outflow for investment in investment securities	45.340.298	55.963.431
	7. Outflow for the purchase of investment in subsidiaries and affiliates and joint ventures	-	-
	8. Outflow for the purchase of intangible investment, property, plant and equipment	422.288	367.646
	9. Outflow for purchase of investment property	-	-
	10. Other outflow from investment activities	-	-
	III. Net inflow of cash from investment activities (I - II)	-	-
	IV. Net outflow of cash from investment activities (II - I)	10.313.541	27.758.462
C.	CASH FLOW FROM FINANCING ACTIVITIES		
	I. Inflow of cash from financing activities (from 1 to 6)	94.141.027	120.246.775
	1. Inflow from capital increase	-	-
	2. Inflow of cash from subordinated liabilities	-	-
	3. Inflow from borrowings	94.141.027	120.246.775
	4. Inflow from issued treasury securities	-	-
	5. Inflow from the sale of treasury shares	-	-
	6. Other inflow from financing activities	-	-
	II. Cash outflow from financing activities (from 3056 to 3060)	99.845.569	124.556.276
	7. Outflow for repurchase of treasury shares	-	-
	8. Outflow of cash for subordinated liabilities	-	-
	9. Outflow of cash for borrowings	99.845.569	124.556.276
	10. Outflow for issued treasury securities	-	-
	11. Other outflow for financing activities	-	-
	III. Net inflow of cash from financing activities (I-II)	-	-
	IV. Net outflow of cash from financing activities (I-II)	5.704.542	4.309.501
D.	TOTAL CASH INFLOW (AI + AV + BI + VI)	176.603.246	199.366.570
E.	TOTAL CASH OUTFLOW (AII + AVI + A22 + A23 + BII + VII)	165.675.560	208.396.555
F.	NET INCREASE IN CASH	10.927.686	-
G.	NET DECREASE IN CASH	-	9.029.985
H.	CASH AND CASH EQUIVALENTS AT THE START OF THE YEAR	36.227.664	45.160.177
I.	FX GAINS	148.383	97.472
J.	FX LOSS	-	-
K.	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	47.303.733	36.227.664