



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 01.01.2018. to 30.09.2018.

(in 000 RSD)

No.	ITEM	30.09.2018.	31.12.2017.
1	2	3	4
A. CASH FLOW FROM BUSINESS ACTIVITIES			
	I. Cash inflow from business activities (from 1 to 4)		
	1. Inflow from interest	17.289.775	23.708.278
	2. Inflow from fees	10.948.293	15.548.877
	3. Inflow from other business activities	5.326.771	6.685.133
	4. Inflow from dividends and profit sharing	1.007.544	1.465.131
		7.167	9.137
	II. Cash outflow from business activities (from 5 to 9)		
	5. Outflow for interest	9.088.171	14.476.414
	6. Outflow for fees	621.580	2.077.828
	7. Outflow for gross salaries, allowances and other personnel expenses	1.424.720	1.604.753
	8. Outflow for taxes, contributions and other levies charged against income	2.917.141	4.720.871
	9. Outflow for other operating expenses	607.309	872.611
		3.517.421	5.200.351
	III. Net cash inflow from business activities prior to the increase or decrease in loans and deposits (I - II)	8.201.604	9.231.864
	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)	18.053.275	8.861.801
	10. Decrease in loans and receivables from banks, other financial organizations, central bank and customers	-	-
	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	-	8.861.801
	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	18.053.275	-
	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)	7.045.417	18.262.489
	16. Increase in loans and receivables from banks, other financial organizations, central banks and customers	2.164.034	4.081.054
	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	4.875.698	-
	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	-	14.181.435
	20. Decrease in financial liabilities initially recognized at fair value in the profit and loss account and financial liabilities intended for trade	5.685	-
	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)	19.209.462	-
	VIII. Net outflow of cash from business activities before profit tax (IV - III + VI - V)	-	168.824
	22. Paid profit tax	-	-
	23. Paid dividends	-	-
	IX. Net inflow of cash from business activities (VII - VIII - 22 - 23)	19.209.462	-
	X. Net outflow of cash from business activities (VIII - VII + 22 + 23)	-	168.824

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1	2	3	4
B. CASH FLOW FROM INVESTMENT ACTIVITIES			
I. Cash inflow from investment activities (from 1 to 5)		36.014.312	54.583.075
1. Inflow from investment in investment securities		36.014.312	54.463.556
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		-	637
4. Inflow from the sale of investment property		-	118.882
5. Other inflow from investment activities		-	-
II. Cash outflow from investment activities (from 6 to 10)		45.995.414	51.054.260
6. Outflow for investment in investment securities		45.740.984	50.603.633
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		251.122	450.627
9. Outflow for purchase of investment property		-	-
10. Other outflow from investment activities		3.308	-
III. Net inflow of cash from investment activities (I - II)		-	3.528.815
IV. Net outflow of cash from investment activities (II - I)		9.981.102	-
C. CASH FLOW FROM FINANCING ACTIVITIES			
I. Inflow of cash from financing activities (from 1 to 6)		65.109.174	87.369.782
1. Inflow from capital increase		-	-
2. Inflow of cash from subordinated liabilities		-	-
3. Inflow from borrowings		65.109.174	87.369.782
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)		69.188.672	98.614.492
7. Outflow for repurchase of treasury shares		-	-
8. Outflow of cash for subordinated liabilities		-	5.923.635
9. Outflow of cash for borrowings		69.188.672	92.690.857
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)		4.079.498	11.244.710
D. TOTAL CASH INFLOW (AI + AV + BI + VI)		136.466.536	221.020.998
E. TOTAL CASH OUTFLOW (AII + AVI + A22 + A23 + BII + VII)		131.317.674	222.512.099
F. NET INCREASE IN CASH		5.148.862	-
G. NET DECREASE IN CASH		-	7.884.719
H. CASH AND CASH EQUIVALENTS AT THE START OF THE YEAR		26.314.898	34.945.610
I. FX GAINS		68.075	-
J. FX LOSS		-	745.993
K. CASH AND CASH EQUIVALENTS AT THE END OF PERIOD		31.531.835	26.314.898