



# 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 01.01.2019. to 30.09.2019.

( in 000 RSD)

No.	ITEM	30.09.2019.	31.12.2018.
1	2	3	4
<b>A.</b>	<b>CASH FLOW FROM BUSINESS ACTIVITIES</b>		
	<b>I. Cash inflow from business activities (from 1 to 4)</b>	17.532.481	22.365.620
	1. Inflow from interest	11.117.452	13.996.462
	2. Inflow from fees	5.349.601	7.214.624
	3. Inflow from other business activities	1.056.575	1.146.009
	4. Inflow from dividends and profit sharing	8.853	8.525
	<b>II. Cash outflow from business activities (from 5 to 9)</b>	9.055.780	12.986.403
	5. Outflow for interest	597.571	947.520
	6. Outflow for fees	1.230.824	1.967.989
	7. Outflow for gross salaries, allowances and other personnel expenses	2.914.569	4.343.591
	8. Outflow for taxes, contributions and other levies charged against income	636.150	890.900
	9. Outflow for other operating expenses	3.676.666	4.836.403
	<b>III. Net cash inflow from business activities prior to the increase or decrease in loans and deposits (I - II)</b>	8.476.701	9.379.217
	<b>IV. Net outflow of cash from business activities prior to the increase or decrease in loans and deposits (II - I)</b>	-	-
	<b>V. Decrease in loans and increase in deposits and other liabilities (from 10 to 15)</b>	8.025.551	30.043.591
	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	-	699.138
	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	8.025.551	29.344.453
	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	-	-
	<b>VI. Increase in loans and decrease in received deposits and other liabilities (from 16 to 21)</b>	12.367.426	4.396.653
	16. Increase in loans and receivables from banks, other financial organizations, central banks and customers	11.010.757	4.396.653
	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	1.356.669	-
	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	-	-
	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	-	-
	<b>VII. Net inflow of cash from business activities before profit tax (III - IV + V - VI)</b>	4.134.826	35.026.155
	<b>VIII. Net outflow of cash from business activities before profit tax (IV - III + VI - V)</b>	-	-
	22. Paid profit tax	-	-
	23. Paid dividends	-	-
	<b>IX. Net inflow of cash from business activities (VII - VIII - 22 - 23)</b>	4.134.826	35.026.155
	<b>X. Net outflow of cash from business activities (VIII - VII + 22 +23)</b>	-	-

( in 000 RSD)

R.br.	ITEM	30.09.2019.	31.12.2018.
1	2	3	4
<b>B.</b>	<b>CASH FLOW FROM INVESTMENT ACTIVITIES</b>		
	<b>I. Cash inflow from investment activities (from 1 to 5)</b>	40.891.980	42.094.231
	1. Inflow from investment in investment securities	40.891.980	42.094.231
	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	-	-
	4. Inflow from the sale of investment property	-	-
	5. Other inflow from investment activities	-	-
	<b>II. Cash outflow from investment activities (from 6 to 10)</b>	40.109.758	58.424.017
	6. Outflow for investment in investment securities	39.694.278	58.013.589
	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	415.480	407.120
	9. Outflow for purchase of investment property	-	-
	10. Other outflow from investment activities	-	3.308
	<b>III. Net inflow of cash from investment activities (I - II)</b>	782.222	-
	<b>IV. Net outflow of cash from investment activities (II - I)</b>	-	16.329.786
<b>C.</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
	<b>I. Inflow of cash from financing activities (from 1 to 6)</b>	67.887.450	84.792.124
	1. Inflow from capital increase	-	-
	2. Inflow of cash from subordinated liabilities	-	-
	3. Inflow from borrowings	67.887.450	84.792.124
	4. Inflow from issued treasury securities	-	-
	5. Inflow from the sale of treasury shares	-	-
	6. Other inflow from financing activities	-	-
	<b>II. Cash outflow from financing activities (from 3056 to 3060)</b>	68.999.665	89.475.977
	7. Outflow for repurchase of treasury shares	-	-
	8. Outflow of cash for subordinated liabilities	-	-
	9. Outflow of cash for borrowings	68.714.927	89.475.977
	10. Outflow for issued treasury securities	-	-
	11. Other outflow for financing activities	284.738	-
	<b>III. Net inflow of cash from financing activities (I-II)</b>	-	-
	<b>IV. Net outflow of cash from financing activities (I-II)</b>	1.112.215	4.683.853
<b>D.</b>	<b>TOTAL CASH INFLOW (AI + AV + BI + VI)</b>	134.337.462	179.295.566
<b>E.</b>	<b>TOTAL CASH OUTFLOW (AII + AVI + A22 + A23 + BII + VII)</b>	130.532.629	165.283.050
<b>F.</b>	<b>NET INCREASE IN CASH</b>	3.804.833	14.012.516
<b>G.</b>	<b>NET DECREASE IN CASH</b>	-	-
<b>H.</b>	<b>CASH AND CASH EQUIVALENTS AT THE START OF THE YEAR</b>	40.375.748	26.314.898
<b>I.</b>	<b>FX GAINS</b>	403.916	48.334
<b>J.</b>	<b>FX LOSS</b>	278.699	-
<b>K.</b>	<b>CASH AND CASH EQUIVALENTS AT THE END OF PERIOD</b>	44.305.798	40.375.748