



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 31.12.2019.

(in 000 RSD)

No.	ITEM	31.12.2019.	31.12.2018.
1	2	3	4
A.	CASH FLOW FROM BUSINESS ACTIVITIES		
	I. Cash inflow from business activities (from 1 to 4)	22.680.043	22.365.620
	1. Inflow from interest	14.266.668	13.996.462
	2. Inflow from fees	7.176.890	7.214.624
	3. Inflow from other business activities	1.225.350	1.146.009
	4. Inflow from dividends and profit sharing	11.135	8.525
	II. Cash outflow from business activities (from 5 to 9)	12.820.302	12.986.403
	5. Outflow for interest	919.958	947.520
	6. Outflow for fees	1.729.276	1.967.989
	7. Outflow for gross salaries, allowances and other personnel expenses	4.359.913	4.343.591
	8. Outflow for taxes, contributions and other levies charged against income	945.578	890.900
	9. Outflow for other operating expenses	4.865.577	4.836.403
	III. Net cash inflow from business activities prior to the increase or decrease in loans and deposits (I - II)	9.859.741	9.379.217
	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)	19.256.099	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	19.256.099	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	-	-
	VI. Increase in loans and decrease in received deposits and other liabilities (from 16 to 21)	29.251.299	4.396.653
	16. Increase in loans and receivables from banks, other financial organizations, central banks and customers	23.950.330	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	5.300.969	-
	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	-	-
	VII. Net inflow of cash from business activities before profit tax (III - IV + V - VI)	-	35.026.155
	VIII. Net outflow of cash from business activities before profit tax (IV - III + VI - V)	135.459	-
	22. Paid profit tax	-	-
	23. Paid dividends	-	-
	IX. Net inflow of cash from business activities (VII - VIII - 22 - 23)	-	35.026.155
	X. Net outflow of cash from business activities (VIII - VII + 22 +23)	135.459	-

(in 000 RSD)

R.br.	ITEM	31.12.2019.	31.12.2018.
1	2	3	4
B.	CASH FLOW FROM INVESTMENT ACTIVITIES		
	I. Cash inflow from investment activities (from 1 to 5)	50.001.000	42.094.231
	1. Inflow from investment in investment securities	50.001.000	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	-	-
	II. Cash outflow from investment activities (from 6 to 10)	47.854.250	58.424.017
	6. Outflow for investment in investment securities	47.352.299	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	501.951	407.120
	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)	2.146.750	-
	IV. Net outflow of cash from investment activities (II - I)	-	16.329.786
C.	CASH FLOW FROM FINANCING ACTIVITIES		
	I. Inflow of cash from financing activities (from 1 to 6)	95.834.974	84.792.124
	1. Inflow from capital increase	-	-
	2. Inflow of cash from subordinated liabilities	-	-
	3. Inflow from borrowings	95.834.974	84.792.124
	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)	97.476.818	89.475.977
	7. Outflow for repurchase of treasury shares	-	-
	8. Outflow of cash for subordinated liabilities	-	-
	9. Outflow of cash for borrowings	97.090.930	89.475.977
	10. Outflow for issued treasury securities	-	-
	11. Other outflow for financing activities	385.888	-
	III. Net inflow of cash from financing activities (I-II)	-	-
	IV. Net outflow of cash from financing activities (I-II)	1.641.844	4.683.853
D.	TOTAL CASH INFLOW (AI + AV + BI + VI)	187.772.116	179.295.566
E.	TOTAL CASH OUTFLOW (AII + AVI + A22 + A23 + BII + VII)	187.402.669	165.283.050
F.	NET INCREASE IN CASH	369.447	14.012.516
G.	NET DECREASE IN CASH	-	-
H.	CASH AND CASH EQUIVALENTS AT THE START OF THE YEAR	40.375.748	26.314.898
I.	FX GAINS	570.989	48.334
J.	FX LOSS	449.533	-
K.	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	40.866.651	40.375.748

