



# 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 01.01.2020. to 30.09.2020.

( in 000 RSD)

No.	ITEM	30.09.2020.	31.12.2019.
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>	14.606.083	22.680.043
	1. Inflow from interest	9.190.041	14.266.668
	2. Inflow from fees	5.015.197	7.176.890
	3. Inflow from other business activities	391.789	1.225.350
	4. Inflow from dividends and profit sharing	9.056	11.135
	<b>II. Cash outflow from business activities (from 5 to 9)</b>	8.522.230	12.820.302
	5. Outflow for interest	578.773	919.958
	6. Outflow for fees	1.339.014	1.729.276
	7. Outflow for gross salaries, allowances and other personnel expenses	2.966.743	4.359.913
	8. Outflow for taxes, contributions and other levies charged against income	619.466	945.578
	9. Outflow for other operating expenses	3.018.234	4.865.577
	<b>III. Net cash inflow from business activities prior to the increase or decrease in loans and deposits (I - II)</b>	6.083.853	9.859.741
	<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>	36.984.560	19.256.099
	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	283.032	-
	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	36.701.528	19.256.099
	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>	3.026.312	29.251.299
	16. Increase in loans and receivables from banks, other financial organizations, central banks and customers	3.026.312	23.950.330
	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	-	-
	<b>VII. Net inflow of cash from business activities before profit tax (III - IV + V - VI)</b>	40.042.101	-
	<b>VIII. Net outflow of cash from business activities before profit tax (IV - III + VI - V)</b>	-	135.459
	22. Paid profit tax	8.899	-
	23. Paid dividends	14.230.957	-
	<b>IX. Net inflow of cash from business activities (VII - VIII - 22 - 23)</b>	25.802.245	-
	<b>X. Net outflow of cash from business activities (VIII - VII + 22 +23)</b>	-	135.459

( in 000 RSD)

R.br.	ITEM	30.09.2020.	31.12.2019.
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>	16.504.969	50.001.000
	1. Inflow from investment in investment securities	16.504.969	50.001.000
	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>	37.452.235	47.854.250
	6. Outflow for investment in investment securities	37.345.501	47.352.299
	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	106.734	501.951
	9. Outflow for purchase of investment property	-	-
	10. Other outflow from investment activities	-	-
	<b>III. Net inflow of cash from investment activities (I - II)</b>	-	2.146.750
	<b>IV. Net outflow of cash from investment activities (II - I)</b>	20.947.266	-
<b>C.</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
	<b>I. Inflow of cash from financing activities (from 1 to 6)</b>	217.096.441	95.834.974
	1. Inflow from capital increase	-	-
	2. Inflow of cash from subordinated liabilities	-	-
	3. Inflow from borrowings	217.096.441	95.834.974
	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>	216.071.089	97.476.818
	7. Outflow for repurchase of treasury shares	-	-
	8. Outflow of cash for subordinated liabilities	-	-
	9. Outflow of cash for borrowings	215.739.602	97.090.930
	10. Outflow for issued treasury securities	-	-
	11. Other outflow for financing activities	331.487	385.888
	<b>III. Net inflow of cash from financing activities (I-II)</b>	1.025.352	-
	<b>IV. Net outflow of cash from financing activities (I-II)</b>	-	1.641.844
<b>D.</b>	<b>TOTAL CASH INFLOW (AI + AV + BI + VI)</b>	285.192.053	187.772.116
<b>E.</b>	<b>TOTAL CASH OUTFLOW (AII + AVI + A22 + A23 + BII + VII)</b>	279.311.722	187.402.669
<b>F.</b>	<b>NET INCREASE IN CASH</b>	5.880.331	369.447
<b>G.</b>	<b>NET DECREASE IN CASH</b>	-	-
<b>H.</b>	<b>CASH AND CASH EQUIVALENTS AT THE START OF THE YEAR</b>	40.866.651	40.375.748
<b>I.</b>	<b>FX GAINS</b>	398.717	570.989
<b>J.</b>	<b>FX LOSS</b>	407.253	449.533
<b>K.</b>	<b>CASH AND CASH EQUIVALENTS AT THE END OF PERIOD</b>	46.738.446	40.866.651