

Registration number **20439866**
Tax identification number **105701111**
Activity code **6419**
Name **API bank a.d.**
Head office **Balkanska 2, Beograd**

CASH FLOW STATEMENT
for the period 01.01.2019-30.09.2019

in RSD thousand

ITEM		Current year
A.	CASH FLOW FROM OPERATING ACTIVITIES	
I.	Cash inflow from operating activities (1 to 4)	320,837
1	Interest	243,038
2	Fees	75,287
3	Other operating income	2,512
4	Dividends and profit sharing	0
II.	Cash outflow from operating activities (5 to 9)	597,716
5	Interest	43,369
6	Fees	32,819
7	Gross salaries, salary compensations and other personal expenses	242,750
8	Taxes, contributions and other duties charged to income	31,787
9	Other operating expenses	246,991
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	0
IV.	Net cash outflow for operating activities before an increase or decrease in financial assets and financial liabilities (II - I)	276,879
V.	Decrease in financial assets and increase in financial liabilities (10 to 15)	580,321
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	580,321
11	Decrease in receivables under securities and other financial assets not intended for investment	0
12	Decrease in receivables under hedging derivatives and change in fair value of hedged items	0
13	Increase in deposits and other liabilities to banks, other financial organisations, central bank and clients	0
14	Increase in other liabilities	0
15	Increase in liabilities under hedging derivatives and change in fair value of hedged items	0
VI.	Increase in financial asset and decrease in financial liabilities (16 to 21)	825,663
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	91,476
17	Increase in receivables under securities and other financial assets not intended for investment	509,139
18	Increase in receivables under hedging derivatives and change in fair value of hedged items	0
19	Decrease in deposits and other liabilities to banks, other financial organisations, central bank and clients	225,048
20	Decrease in other financial liabilities	0
21	Decrease in liabilities under hedging derivatives and change in fair value of hedged items	0
VII.	Net cash inflow from operating activities before profit tax (III - IV + V - VI)	0
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	522,221
22	Profit tax paid	0
23	Dividends paid	0
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	0
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	522,221

B.	CASH FLOW FROM INVESTING ACTIVITIES	
I.	Cash inflow from investing activities (1 to 5)	0
1	Investment in investment securities	0
2	Sale of investments into subsidiaries and associated companies and joint ventures	0
3	Sale of intangible investments, property, plants and equipment	0
4	Sale of investment property	0
5	Other inflow from investment	0
II.	Cash outflow for investing activities (6 to 10)	26,001
6	Investment into investment securities	0
7	Purchase of investments into subsidiaries and associated companies and joint ventures	0
8	Purchase of intangible investments, property, plants and equipment	26,001
9	Purchase of investment property	0
10	Other outflow for investment activities	0
III.	Net cash inflow from investment activities (I - II)	0
IV.	Net cash outflow for investment activities (II - I)	26,001
C.	CASH FLOW FROM FINANCING ACTIVITIES	
I.	Cash inflow from financing activities (од 1 до 6)	66,799
1	Capital increase	0
2	Subordinated liabilities	0
3	Loans taken	66,799
4	Issuance of securities	0
5	Sale of own shares	0
6	Other inflow from financing activities	0
II.	Outflow for financing activities (7 to 11)	35,928
7	Purchase of own shares	0
8	Subordinated liabilities	0
9	Loans taken	35,928
10	Issuance of securities	0
11	Other outflow for financing activities	0
III.	Net cash inflow from financing activities (I - II)	30,871
IV.	Net cash outflow for financing activities (II - I)	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	967,957
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	1,485,308
F.	NET INCREASE IN CASH (D. - E.)	0
G.	NET DECREASE IN CASH (E. - D.)	517,351
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	1,969,175
I.	EXCHANGE RATE GAINS	822,551
J.	EXCHANGE RATE LOSSES	-671,433
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	1,602,942

In Belgrade,
22.10.2019.

Person responsible for
preparing the report
Andjelka Stanković

The legal representative of
the Bank
Marija Stepina