

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 01.01.2020-31.03.2020

in RSD thousand

ITEM	Current year
A. CASH FLOW FROM OPERATING ACTIVITIES	
I. Cash inflow from operating activities (1 to 4)	132,589
1 Interest	78,288
2 Fees	28,207
3 Other operating income	26,094
4 Dividends and profit sharing	0
II. Cash outflow from operating activities (5 to 9)	189,445
5 Interest	24,041
6 Fees	9,271
7 Gross salaries, salary compensations and other personal expenses	86,525
8 Taxes, contributions and other duties charged to income	8,888
9 Other operating expenses	60,720
Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	0
III. Net cash outflow for operating activities before an increase or decrease in financial assets and financial liabilities (II - I)	56,856
V. Decrease in financial assets and increase in financial liabilities (10 to 15)	677,510
10 Decrease in loans and receivables from banks, other financial organisations, central bank and clients	34,434
11 Decrease in receivables under securities and other financial assets not intended for investment	635,813
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	7,263
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)	395,644
16 Increase in loans and receivables from banks, other financial organisations, central bank and clients	254,184
17 Increase in receivables under securities and other financial assets not intended for investment	0
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	141,460
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)	225,010
VIII. Net cash outflow from operating activities before profit tax (IV - III + VI - V)	0
22 Profit tax paid	0
23 Dividends paid	0
IX. Net cash inflow from operating activities (VII - VIII - 22 - 23)	225,010
X. Net cash outflow from operating activities (VIII - VII + 22 + 23)	0

B. CASH FLOW FROM INVESTING ACTIVITIES	0
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)	0
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	0
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)	0
C. CASH FLOW FROM FINANCING ACTIVITIES	0
I. Cash inflow from financing activities (од 1 до 6)	8,301
1 Capital increase	0
2 Subordinated liabilities	0
3 Loans taken	8,301
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)	228,092
7 Purchase of own shares	0
8 Subordinated liabilities	27,534
9 Loans taken	200,558
10 Issuance of securities	0
11 Other outflow for financing activities	0
III. Net cash inflow from financing activities (I - II)	0
IV. Net cash outflow for financing activities (II - I)	219,791
D. TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	818,400
E. TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	813,181
F. NET INCREASE IN CASH (D. - E.)	5,219
G. NET DECREASE IN CASH (E. - D.)	0
H. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	1,622,903
I. EXCHANGE RATE GAINS	334,408
J. EXCHANGE RATE LOSSES	321,600
K. CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	1,640,930

In Belgrade,
30.04.2020

Person responsible for
preparing the report
Andjelka Stanković

The legal representative of
the Bank
Marija Stepina