

Registration number **20439866**
Tax identification number **105701111**
Activity code **6419**
Name **API bank a.d.**
Head office **Bulevar Vojvode Bojovića 6-8, Beograd**

CASH FLOW STATEMENT
for the period 01.01.2020-30.09.2020

in RSD thousand

ITEM	Current year
A. CASH FLOW FROM OPERATING ACTIVITIES	
I. Cash inflow from operating activities (1 to 4)	306,116
1 Interest	169,712
2 Fees	74,253
3 Other operating income	62,151
4 Dividends and profit sharing	0
II. Cash outflow from operating activities (5 to 9)	532,776
5 Interest	70,613
6 Fees	29,836
7 Gross salaries, salary compensations and other personal expenses	276,861
8 Taxes, contributions and other duties charged to income	8,776
9 Other operating expenses	146,690
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)	226,660
V. Decrease in financial asseets and increase in financial liabilities (10 to 15)	637,289
10 Decrease in loans and receivables from banks, other financial organisations, central bank and clients	32,429
11 Decrease in receivables under securities and other financial assets not intended for investment	227,564
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	377,296
14 Increase in other financial 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)	555,898
16 Increase in loans and receivables from banks, other financial organisations, central bank and clients	555,898
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	0
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)	145,269
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)	145,269

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)	16,999
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	16,999
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)	16,999
C. CASH FLOW FROM FINANCING ACTIVITIES	0
I. Cash inflow from financing activities (од 1 до 6)	1,065,095
1 Capital increase	960,000
2 Subordinated liabilities	0
3 Loans taken	105,095
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)	222,946
7 Purchase of own shares	0
8 Subordinated liabilities	33,298
9 Loans taken	189,648
10 Issuance of securities	0
11 Other outflow for financing activities	0
III. Net cash inflow from financing activities (I - II)	842,149
IV. Net cash outflow for financing activities (II - I)	0
D. TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	2,008,500
E. TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	1,328,619
F. NET INCREASE IN CASH (D. - E.)	679,881
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	27,768
J. EXCHANGE RATE LOSSES	0
K. CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	2,330,552

In Belgrade,
31.10.2020

Person responsible for
preparing the report
Suzana Jeknić

The legal representative of
the Bank
Marija Stepina