

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 01.01.2021-30.06.2021**

in RSD thousand

ITEM	Current year
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>	
<b>I. Cash inflow from operating activities (1 to 4)</b>	<b>273,916</b>
1 Interest	150,583
2 Fees	78,178
3 Other operating income	45,155
4 Dividends and profit sharing	0
<b>II. Cash outflow from operating activities (5 to 9)</b>	<b>144,207</b>
5 Interest	1,699
6 Fees	0
7 Gross salaries, salary compensations and other personal expenses	24,974
8 Taxes, contributions and other duties charged to income	6,852
9 Other operating expenses	110,682
<b>Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)</b>	<b>129,709</b>
<b>III. Net cash outflow for operating activities before an increase or decrease in financial assets and financial liabilities (II - I)</b>	<b>0</b>
<b>V. Decrease in financial asseets and increase in financial liabilities (10 to 15)</b>	<b>1,658,312</b>
10 Decrease in loans and receivables from banks, other financial organisations, central bank and clients	0
11 Decrease in receivables under securities and other financial assets not intended for investment	14,652
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	1,643,660
14 Increase in other financial liabilities	0
15 Increase in liabilities under hedging derivatives and change in fair value of hedged items	0
<b>VI. Increase in financial asset and decrease in financial liabilities (16 to 21)</b>	<b>1,820,210</b>
16 Increase in loans and receivables from banks, other financial organisations, central bank and clients	1,820,210
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
<b>VII. Net cash inflow from operating activities before profit tax (III - IV + V - VI)</b>	<b>0</b>
<b>VIII. Net cash outflow from operating activities before profit tax (IV - III + VI - V)</b>	<b>32,189</b>
22 Profit tax paid	0
23 Dividends paid	0
<b>IX. Net cash inflow from operating activities (VII - VIII - 22 - 23)</b>	<b>0</b>
<b>X. Net cash outflow from operating activities (VIII - VII + 22 + 23)</b>	<b>32,189</b>

<b>B.</b>	<b>CASH FLOW FROM INVESTING ACTIVITIES</b>	<b>0</b>
<b>I.</b>	<b>Cash inflow from investing activities (1 to 5)</b>	<b>20,872</b>
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	20,872
4	Sale of investment property	0
5	Other inflow from investment	0
<b>II.</b>	<b>Cash outflow for investing activities (6 to 10)</b>	<b>50,670</b>
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	50,670
9	Purchase of investment property	0
10	Other outflow for investment activities	0
<b>III.</b>	<b>Net cash inflow from investment activities (I - II)</b>	<b>0</b>
<b>IV.</b>	<b>Net cash outflow for investment activities (II - I)</b>	<b>29,798</b>
<b>C.</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>	<b>0</b>
<b>I.</b>	<b>Cash inflow from financing activities (од 1 до 6)</b>	<b>438,661</b>
1	Capital increase	0
2	Subordinated liabilities	0
3	Loans taken	438,661
4	Issuance of securities	0
5	Sale of own shares	0
6	Other inflow from financing activities	0
<b>II.</b>	<b>Outflow for financing activities (7 to 11)</b>	<b>0</b>
7	Purchase of own shares	0
8	Subordinated liabilities	0
9	Loans taken	0
10	Issuance of securities	0
11	Other outflow for financing activities	0
<b>III.</b>	<b>Net cash inflow from financing activities (I - II)</b>	<b>438,661</b>
<b>IV.</b>	<b>Net cash outflow for financing activities (II - I)</b>	<b>0</b>
<b>D.</b>	<b>TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)</b>	<b>2,391,761</b>
<b>E.</b>	<b>TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)</b>	<b>2,015,087</b>
<b>F.</b>	<b>NET INCREASE IN CASH (D. - E.)</b>	<b>376,674</b>
<b>G.</b>	<b>NET DECREASE IN CASH (E. - D.)</b>	<b>0</b>
<b>H.</b>	<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>	<b>1,955,144</b>
<b>I.</b>	<b>EXCHANGE RATE GAINS</b>	<b>0</b>
<b>J.</b>	<b>EXCHANGE RATE LOSSES</b>	<b>212,395</b>
<b>K.</b>	<b>CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)</b>	<b>2,119,423</b>

In Belgrade,  
30.06.2021

Person responsible for  
preparing the report  
Suzana Jeknić

The legal representative of  
the Bank  
Marija Stepina