

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 01.01.2021-30.09.2021**

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>432,017</b>
1 Interest	232,586
2 Fees	122,905
3 Other operating income	76,526
4 Dividends and profit sharing	0
<b>II. Cash outflow from operating activities (5 to 9)</b>	<b>213,654</b>
5 Interest	1,832
6 Fees	0
7 Gross salaries, salary compensations and other personal expenses	34,099
8 Taxes, contributions and other duties charged to income	9,896
9 Other operating expenses	167,827
<b>III. Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)</b>	<b>218,363</b>
<b>IV. 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>1,782,503</b>
10 Decrease in loans and receivables from banks, other financial organisations, central bank and clients	8,885
11 Decrease in receivables under securities and other financial assets not intended for investment	176,247
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	1,597,371
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>1,428,145</b>
16 Increase in loans and receivables from banks, other financial organisations, central bank and clients	1,428,145
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>572,721</b>
<b>VIII. Net cash outflow from operating activities before profit tax (IV - III + VI - V)</b>	<b>0</b>
22 Profit tax paid	0
23 Dividends paid	0
<b>IX. Net cash inflow from operating activities (VII - VIII - 22 - 23)</b>	<b>572,721</b>
<b>X. Net cash outflow from operating activities (VIII - VII + 22 + 23)</b>	<b>0</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>31,338</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	31,338
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>89,102</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	89,102
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>57,764</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>416,204</b>
1	Capital increase	0
2	Subordinated liabilities	0
3	Loans taken	416,204
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>5,477</b>
7	Purchase of own shares	0
8	Subordinated liabilities	0
9	Loans taken	5,477
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>410,727</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>2,662,062</b>
<b>E.</b>	<b>TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)</b>	<b>1,736,378</b>
<b>F.</b>	<b>NET INCREASE IN CASH (D. - E.)</b>	<b>925,684</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>310,691</b>
<b>K.</b>	<b>CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)</b>	<b>2,570,137</b>

In Belgrade,  
30.09.2021

Person responsible for  
preparing the report  
Suzana Jeknić

The legal representative of  
the Bank  
Valery Ovsyannikov