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 Activity code 6419  
 Name API bank a.d.  
 Adress Bulevar Vojvode Bojovića 6-8, Beograd

## CASH FLOW STATEMENT for the period 01.01.2024.-30.09.2024.

in RSD thousand

ITEM		Current year
<b>A.</b>	<b>CASH FLOW FROM OPERATING ACTIVITIES</b>	
<b>I.</b>	<b>Cash inflow from operating activities (1 to 4)</b>	<b>5,177,884</b>
1	Interest	739,242
2	Fees	1,714,869
3	Other operating income	2,723,773
4	Dividends and profit sharing	0
<b>II.</b>	<b>Cash outflow from operating activities (5 to 9)</b>	<b>2,032,608</b>
5	Interest	(100,125)
6	Fees	(364,769)
7	Gross salaries, salary compensations and other personal expenses	(137,595)
8	Taxes, contributions and other duties charged to income	47,035
9	Other operating expenses	2,588,062
<b>III.</b>	<b>Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)</b>	<b>3,145,276</b>
<b>IV.</b>	<b>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.</b>	<b>Decrease in financial asseets and increase in financial liabilities (10 to 15)</b>	<b>6,361,041</b>
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	3,450,776
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	2,910,265
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.</b>	<b>Increase in financial asset and decrease in financial liabilities (16 to 21)</b>	<b>4,176,232</b>
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	3,266,035
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	910,197
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.</b>	<b>Net cash inflow from operating activities before profit tax (III - IV + V - VI)</b>	<b>5,330,085</b>
<b>VIII.</b>	<b>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.</b>	<b>Net cash inflow from operating activities (VII - VIII - 22 - 23)</b>	<b>5,330,085</b>
<b>X.</b>	<b>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>I.</b>	<b>Cash inflow from investing activities (1 to 5)</b>	<b>5,177,884</b>
1	Investment in investment securities	739,242
2	Prilivi od prodaje investicija u zavisna i pridružena društva i zajedničke poduhvate	1,714,869
3	Sale of intangible investments, property, plants and equipment	2,723,773
4	Sale of investment property	0
5	Other inflow from investment	(100,125)
<b>II.</b>	<b>Cash outflow for investing activities (6 to 10)</b>	<b>2,032,608</b>
6	Investment into investment securities	(364,769)
7	Purchase of investments into subsidiaries and associated companies and joint ventures	(137,595)
8	Purchase of intangible investments, property, plants and equipment	47,035
9	Purchase of investment property	2,588,062
10	Other outflow for investment activities	3,450,776
<b>III.</b>	<b>Net cash inflow from investment activities (I - II)</b>	<b>3,145,276</b>
<b>IV.</b>	<b>Net cash outflow for investment activities (II - I)</b>	<b>0</b>
<b>C.</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>	
<b>I.</b>	<b>Cash inflow from financing activities (1 to 6)</b>	<b>5,177,884</b>
1	Capital increase	739,242
2	Subordinated liabilities	1,714,869
3	Loans taken	2,723,773
4	Issuance of securities	0
5	Sale of own shares	(100,125)
6	Other inflow from financing activities	(364,769)
<b>II.</b>	<b>Outflow for financing activities (7 to 11)</b>	<b>2,032,608</b>
7	Purchase of own shares	(137,595)
8	Subordinated liabilities	47,035
9	Loans taken	2,588,062
10	Issuance of securities	3,450,776
11	Other outflow for financing activities	0
<b>III.</b>	<b>Net cash inflow from financing activities (I - II)</b>	<b>3,145,276</b>
<b>IV.</b>	<b>Net cash outflow for financing activities (II - I)</b>	<b>0</b>
<b>Г.</b>	<b>TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)</b>	<b>11,538,925</b>
<b>Д.</b>	<b>TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)</b>	<b>8,702,137</b>
<b>Ђ.</b>	<b>NET INCREASE IN CASH (D. - E.)</b>	<b>2,836,788</b>
<b>Е.</b>	<b>NET DECREASE IN CASH (E. - D.)</b>	<b>0</b>
<b>Ж.</b>	<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>	<b>1,163,311</b>
<b>З.</b>	<b>EXCHANGE RATE GAINS</b>	<b>0</b>
<b>И.</b>	<b>EXCHANGE RATE LOSSES</b>	<b>1,862,378</b>
<b>Ј.</b>	<b>CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)</b>	<b>2,137,721</b>

in Belgrade

Person responsible for preparing the report  
 Nataša Đoković

The legal representative of the Bank  
 Valentina Keiša