

ID number 20439866
 VAT no 105701111
 Activity code 6419
 Name API bank a.d.
 Address Bulevar Vojvode Bojovića 6-8, Beograd

CASH FLOW STATEMENT for the period 01.01.2024.-31.12.2024.

in RSD thousand

| ITEM | | Current year |
|--------------|---|-------------------|
| A. | CASH FLOW FROM OPERATING ACTIVITIES | |
| I. | Cash inflow from operating activities (1 to 4) | 8,108,856 |
| 1 | Interest | 1,067,457 |
| 2 | Fees | 2,596,033 |
| 3 | Other operating income | 4,445,366 |
| 4 | Dividends and profit sharing | 0 |
| II. | Cash outflow from operating activities (5 to 9) | 3,518,578 |
| 5 | Interest | (208,485) |
| 6 | Fees | (599,284) |
| 7 | Gross salaries, salary compensations and other personal expenses | (164,207) |
| 8 | Taxes, contributions and other duties charged to income | 50,674 |
| 9 | Other operating expenses | 4,439,880 |
| III. | Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II) | 4,590,278 |
| IV. | Net cash outflow from operating activities before an increase or decrease in financial assets and financial liabilities (II - I) | 0 |
| V. | Decrease in financial assets and increase in financial liabilities (10 to 15) | 8,870,341 |
| 10 | Decrease in loans and receivables from banks, other financial organisations, central bank and clients | 2,526,596 |
| 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 | 6,343,745 |
| 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) | 7,970,134 |
| 16 | Increase in loans and receivables from banks, other financial organisations, central bank and clients | 7,372,679 |
| 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 | 597,455 |
| 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) | 5,490,485 |
| 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) | 5,490,485 |
| 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) | 8,108,856 |
| 1 | Investment in investment securities | 1,067,457 |
| 2 | Prilivi od prodaje investicija u zavisna i pridružena društva i zajedničke poduhvate | 2,596,033 |
| 3 | Sale of intangible investments, property, plants and equipment | 4,445,366 |
| 4 | Sale of investment property | 0 |
| 5 | Other inflow from investment | (208,485) |
| II. | Cash outflow for investing activities (6 to 10) | 3,518,578 |
| 6 | Investment into investment securities | (599,284) |
| 7 | Purchase of investments into subsidiaries and associated companies and joint ventures | (164,207) |
| 8 | Purchase of intangible investments, property, plants and equipment | 50,674 |
| 9 | Purchase of investment property | 4,439,880 |
| 10 | Other outflow for investment activities | 2,526,596 |
| III. | Net cash inflow from investment activities (I - II) | 4,590,278 |
| IV. | Net cash outflow for investment activities (II - I) | 0 |
| B. | CASH FLOW FROM FINANCING ACTIVITIES | 0 |
| I. | Cash inflow from financing activities (1 to 6) | 8,108,856 |
| 1 | Capital increase | 1,067,457 |
| 2 | Subordinated liabilities | 2,596,033 |
| 3 | Loans taken | 4,445,366 |
| 4 | Issuance of securities | 0 |
| 5 | Sale of own shares | (208,485) |
| 6 | Other inflow from financing activities | (599,284) |
| II. | Outflow for financing activities (7 to 11) | 3,518,578 |
| 7 | Purchase of own shares | (164,207) |
| 8 | Subordinated liabilities | 50,674 |
| 9 | Loans taken | 4,439,880 |
| 10 | Issuance of securities | 2,526,596 |
| 11 | Other outflow for financing activities | 0 |
| III. | Net cash inflow from financing activities (I - II) | 4,590,278 |
| IV. | Net cash outflow for financing activities (II - I) | 0 |
| G. | TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.) | 16,979,197 |
| D. | TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.) | 13,810,824 |
| Đ. | NET INCREASE IN CASH (D. - E.) | 3,168,373 |
| E. | NET DECREASE IN CASH (E. - D.) | 0 |
| Ž. | CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR | 1,163,311 |
| 3. | EXCHANGE RATE GAINS | 0 |
| 4. | EXCHANGE RATE LOSSES | 2,647,644 |
| J. | CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.) | 1,684,040 |

in Belgrade

Person responsible for preparing the report
 Nataša Đoković

The legal representative of the Bank
 Valentina Keiša