

ID number **20439866**VAT no **105701111**Activity code **6419**Name **API bank a.d.**Adress **Bulevar Vojvode Bojovića 6-8, Beograd****BALANCE SHEET as of 30th of September 2025**

in RSD thousand

A ASSETS		Current year
A.I	Cash and assets held with the central bank	13,679,729
A.II	Pledged financial assets	0
A.III	Receivables under derivatives	0
A.IV	Securities	0
A.V	Loans and receivables from banks and other financial organisations	5,898,455
A.VI	Loans and receivables from clients	5,335,978
A.VII	Change in fair value of hedged items	0
A.VIII	Receivables under hedging derivatives	0
A.IX	Investments in associated companies and joint ventures	0
A.X	Investments into subsidiaries	0
A.XI	Intangible investments	80,650
A.XII	Property, plant and equipment	182,047
A.XIII	Investment property	0
A.XIV	Current tax assets	187,270
A.XV	Deferred tax assets	2,340
A.XVI	Non-current assets held for sale and discontinued operations	0
A.XVII	Other assets	109,580
	TOTAL ASSETS (from A.I to A.XVII)	25,476,049
P LIABILITIES		
PO	LIABILITIES	
PO.I	Liabilities under derivatives	0
PO.II	Liabilities under derivatives	240,440
PO.III	Deposits and other financial liabilities to clients	18,871,936
PO.IV	Liabilities under hedging derivatives	0
PO.V	Change in fair value of hedged items	0
PO.VI	Liabilities under securities	0
PO.VII	Subordinated liabilities	0
PO.VIII	Provisions	18,896
PO.IX	Liabilities under assets held for sale and discontinued operations	0
PO.X	Current tax liabilities	0
PO.XI	Deferred tax liabilities	0
PO.XII	Other liabilities	266,679
PO.XIII	TOTAL LIABILITIES (from PO.I to PO.XII)	19,397,951
	CAPITAL	
PO.XIV	Share capital	4,632,407
PO.XV	Own shares	0
PO.XVI	Own shares	1,561,160
PO.XVII	Loss	115,469
PO.XVIII	Reserves	0
PO.XIX	Unrealized losses	0
PO.XX	TOTAL CAPITAL (PK.XIV - PK.XV + PK.XVI - PK.XVII + PK.XVIII - PK.XIX + PK.XX) ≥ 0	6,078,098
PO.XXI	TOTAL CAPITAL SHORTFALL (PK.XIV - PK.XV + PK.XVI - PK.XVII + PK.XVIII - PK.XIX + PK.XX) < 0	
PO.XXII	TOTAL LIABILITIES (PO.XIII + PK.XXI - PK.XXII)	25,476,049
PO.XXIII	OFF-BALANCE SHEET ITEMS	
	Jobs on behalf of and on behalf of third parties	60,768
	Future commitments	2,454,392
	Received guarantees for liabilities	0
	Derivatives	0
	Other off-balance sheet items	13,172,121
	TOTAL OFFBALANCE	15,687,281

in Belgrade

Person responsible for preparing the report

Nataša Đoković

The legal representative of the Bank

Valentina Keiša