

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

CASH FLOW STATEMENT for the period 01.01.2025.-30.09.2025.

		in RSD thousand
ITEM		Current year
A.	CASH FLOW FROM OPERATING ACTIVITIES	
I.	Cash inflow from operating activities (1 to 4)	3,516,441
1	Interest	906,182
2	Fees	2,507,574
3	Other operating income	102,685
4	Dividends and profit sharing	0
II.	Cash outflow from operating activities (5 to 9)	1,507,530
5	Interest	130,851
6	Fees	664,166
7	Gross salaries, salary compensations and other personal expenses	209,838
8	Taxes, contributions and other duties charged to income	291,455
9	Other operating expenses	211,220
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	2,008,911
IV.	Net cash outflow for operating activities before an increase or decrease in financial assets and financial liabilities (II - I)	0
V.	Decrease in financial asseets and increase in financial liabilities (10 to 15)	5,070,831
10		
11	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	4,763,418
12	Decrease in receivables under securities and other financial assets not intended for investment	0
13	Decrease in receivables under hedging derivatives and change in fair value of hedged items	0
14	Increase in deposits and other liabilities to banks, other financial organisations, central bank and clients	307,413
15	Increase in other financial liabilities	0
16	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)	6,871,177
17	Increase in loans and receivables from banks, other financial organisations, central bank and clients	6,870,985
18	Increase in receivables under securities and other financial assets not intended for investment	0
19	Increase in receivables under hedging derivatives and change in fair value of hedged items	0
20	Decrease in deposits and other liabilities to banks, other financial organisations, central bank and clients	192
21	Decrease in other financial liabilities	0
22	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)	208,565
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	0
22	Profit tax paid	280,906
23	Dividends paid	0
IX.	Net cash inflow from operating activities (VII - VIII - 22 - 23)	0
X.	Net cash outflow from operating activities (VIII - VII + 22 + 23)	72,341
B.	CASH FLOW FROM INVESTING ACTIVITIES	0
I.	Cash inflow from investing activities (1 to 5)	0
1	Investment in investment securities	0
2	Prilivi od prodaje investicija u zavisna i pridružena društva i zajedničke poduhvate	0
3	Sale of intangible investments, property, plants and equipment	0
4	Sale of investment property	0
5	Other inflow from investment	0
II.	Cash outflow for investing activities (6 to 10)	142,585
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	142,585
9	Purchase of investment property	0
10	Other outflow for investment activities	0
III.	Net cash inflow from investment activities (I - II)	0
IV.	Net cash outflow for investment activities (II - I)	142,585
B.	CASH FLOW FROM FINANCING ACTIVITIES	0
I.	Cash inflow from financing activities (1 to 6)	502,578
1	Capital increase	0
2	Subordinated liabilities	0
3	Loans taken	502,578
4	Issuance of securities	0
5	Sale of own shares	0
6	Other inflow from financing activities	0
II.	Outflow for financing activities (7 to 11)	39,403
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	39,403
III.	Net cash inflow from financing activities (I - II)	463,175
IV.	Net cash outflow for financing activities (II - I)	0
F.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	9,089,850
G.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	8,841,601
D.	NET INCREASE IN CASH (D. - E.)	248,249
E.	NET DECREASE IN CASH (E. - D.)	0
Ж.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	1,684,041
З.	EXCHANGE RATE GAINS	0
И.	EXCHANGE RATE LOSSES	-81,659
J.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	2,013,949

in Belgrade

Person responsible for preparing the report
Nataša Đoković

The legal representative of the Bank
Valentina Keiša