

ID number **20439866**VAT no **105701111**

Activity code 6419

Name **API bank a.d.**Address **Bulevar Vojvode Bojovića 6-8, Beograd****BALANCE SHEET as of 31st of December 2025**

		in RSD thousand
A	ASSETS	Current year
A.I	Cash and assets held with the central bank	13,530,672
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	6,065,142
A.VI	Loans and receivables from clients	5,681,866
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	99,883
A.XII	Property, plant and equipment	184,151
A.XIII	Investment property	0
A.XIV	Current tax assets	280,906
A.XV	Deferred tax assets	2,340
A.XVI	Non-current assets held for sale and discontinued operations	0
A.XVII	Other assets	115,458
TOTAL ASSETS (from A.I to A.XVII)		25,960,418
P	LIABILITIES	
PO	LIABILITIES	
PO.I	Liabilities under derivatives	0
PO.II	Liabilities under derivatives	284,549
PO.III	Deposits and other financial liabilities to clients	18,933,341
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	19,494
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	311,873
PO.XIII	TOTAL LIABILITIES (from PO.I to PO.XII)	19,549,257
CAPITAL		
PO.XIV	Share capital	4,632,407
PO.XV	Own shares	0
PO.XVI	Own shares	1,894,223
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	6,411,161
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)	25,960,418
PO.XXIII	OFF-BALANCE SHEET ITEMS	
	Jobs on behalf of and on behalf of third parties	60,366
	Future commitments	2,304,415
	Received guarantees for liabilities	0
	Derivatives	0
	Other off-balance sheet items	12,356,000
	TOTAL OFFBALANCE	14,720,781

in Belgrade

Person responsible for preparing the report

Nataša Đoković

The legal representative of the Bank

Valentina Keša