

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

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Name **API bank a.d.**Adress **Bulevar Vojvode Bojovića 6-8, Beograd****BALANCE SHEET as of 31<sup>st</sup> of December 2025**

in RSD thousand

<b>A ASSETS</b>		<b>Current year</b>
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
	<b>TOTAL ASSETS (from A.I to A.XVII)</b>	<b>25,960,418</b>
<b>P LIABILITIES</b>		
<b>PO</b>	<b>LIABILITIES</b>	
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
<b>PO.XIII</b>	<b>TOTAL LIABILITIES (from PO.I to PO.XII)</b>	<b>19,549,257</b>
	<b>CAPITAL</b>	
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
<b>PO.XX</b>	<b>TOTAL CAPITAL (PK.XIV - PK.XV + PK.XVI - PK.XVII + PK.XVIII - PK.XIX + PK.XX) ≥ 0</b>	<b>6,411,161</b>
<b>PO.XXI</b>	<b>TOTAL CAPITAL SHORTFALL (PK.XIV - PK.XV + PK.XVI - PK.XVII + PK.XVIII - PK.XIX + PK.XX) &lt; 0</b>	
<b>PO.XXII</b>	<b>TOTAL LIABILITIES (PO.XIII + PK.XXI - PK.XXII)</b>	<b>25,960,418</b>
<b>PO.XXIII</b>	<b>OFF-BALANCE SHEET ITEMS</b>	
	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
	<b>TOTAL OFFBALANCE</b>	<b>14,720,781</b>

in Belgrade

Person responsible for preparing the report

Nataša Đoković

The legal representative of the Bank

Valentina Keiša