

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 01.01.2026.-31.03.2026.

in RSD thousand

ITEM		Current year
A.	CASH FLOW FROM OPERATING ACTIVITIES	
I.	Cash inflow from operating activities (1 to 4)	982,237
1	Interest	269,911
2	Fees	625,218
3	Other operating income	87,108
4	Dividends and profit sharing	0
II.	Cash outflow from operating activities (5 to 9)	280,685
5	Interest	50,034
6	Fees	96,216
7	Gross salaries, salary compensations and other personal expenses	100,624
8	Taxes, contributions and other duties charged to income	2,179
9	Other operating expenses	31,632
III.	Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)	701,552
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 assets and increase in financial liabilities (10 to 15)	5,692,031
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	4,956,694
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	735,337
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)	7,162,533
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	3,576,030
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	3,586,503
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)	0
VIII.	Net cash outflow from operating activities before profit tax (IV - III + VI - V)	768,950
22	Profit tax paid	0
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)	768,950
E.	CASH FLOW FROM INVESTING ACTIVITIES	0
I.	Cash inflow from investing activities (1 to 5)	982,237
1	Investment in investment securities	269,911
2	Prilivi od prodaje investicija u zavisna i pridružena društva i zajedničke poduhvate	625,218
3	Sale of intangible investments, property, plants and equipment	87,108
4	Sale of investment property	0
5	Other inflow from investment	50,034
II.	Cash outflow for investing activities (6 to 10)	280,685
6	Investment into investment securities	96,216
7	Purchase of investments into subsidiaries and associated companies and joint ventures	100,624
8	Purchase of intangible investments, property, plants and equipment	2,179
9	Purchase of investment property	31,632
10	Other outflow for investment activities	4,956,694
III.	Net cash inflow from investment activities (I - II)	701,552
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)	982,237
1	Capital increase	269,911
2	Subordinated liabilities	625,218
3	Loans taken	87,108
4	Issuance of securities	0
5	Sale of own shares	50,034
6	Other inflow from financing activities	96,216
II.	Outflow for financing activities (7 to 11)	280,685
7	Purchase of own shares	100,624
8	Subordinated liabilities	2,179
9	Loans taken	31,632
10	Issuance of securities	4,956,694
11	Other outflow for financing activities	0
III.	Net cash inflow from financing activities (I - II)	701,552
IV.	Net cash outflow for financing activities (II - I)	0
F.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	7,907,155
G.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	7,473,607
Ž.	NET INCREASE IN CASH (D. - E.)	433,548
E.	NET DECREASE IN CASH (E. - D.)	0
JK.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	1,399,684
3.	EXCHANGE RATE GAINS	0
II.	EXCHANGE RATE LOSSES	102,488
J.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	1,730,744

in Belgrade

Person responsible for preparing the report
 Nataša Đoković

The legal representative of the Bank
 Valentina Keiša