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.-30.06.2026.

in RSD thousand

	ITEM	Current year
A.	**CASH FLOW FROM OPERATING ACTIVITIES**	
I.	**Cash inflow from operating activities (1 to 4)**	**2,025,991**
1	Interest	565,646
2	Fees	1,259,378
3	Other operating income	200,967
4	Dividends and profit sharing	0
II.	**Cash outflow from operating activities (5 to 9)**	**635,762**
5	Interest	92,729
6	Fees	179,490
7	Gross salaries, salary compensations and other personal expenses	211,609
8	Taxes, contributions and other duties charged to income	6,215
9	Other operating expenses	145,719
III.	**Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)**	**1,390,229**
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)**	**2,379,159**
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	2,379,159
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	0
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)**	**3,588,823**
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	296,757
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	3,292,066
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)**	**180,565**
VIII.	**Net cash outflow from operating activities before profit tax (IV - III + VI - V)**	**0**
22	Profit tax paid	284,571
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)**	**104,006**
Б.	**CASH FLOW FROM INVESTING ACTIVITIES**	**0**
I.	**Cash inflow from investing activities (1 to 5)**	**2,025,991**
1	Investment in investment securities	565,646
2	Prilivi od prodaje investicija u zavisna i pridružena društva i zajedničke poduhvate	1,259,378
3	Sale of intangible investments, property, plants and equipment	200,967
4	Sale of investment property	0
5	Other inflow from investment	92,729
II.	**Cash outflow for investing activities (6 to 10)**	**635,762**
6	Investment into investment securities	179,490
7	Purchase of investments into subsidiaries and associated companies and joint ventures	211,609
8	Purchase of intangible investments, property, plants and equipment	6,215
9	Purchase of investment property	145,719
10	Other outflow for investment activities	2,379,159
III.	**Net cash inflow from investment activities (I - II)**	**1,390,229**
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)**	**2,025,991**
1	Capital increase	565,646
2	Subordinated liabilities	1,259,378
3	Loans taken	200,967
4	Issuance of securities	0
5	Sale of own shares	92,729
6	Other inflow from financing activities	179,490
II.	**Outflow for financing activities (7 to 11)**	**635,762**
7	Purchase of own shares	211,609
8	Subordinated liabilities	6,215
9	Loans taken	145,719
10	Issuance of securities	2,379,159
11	Other outflow for financing activities	0
III.	**Net cash inflow from financing activities (I - II)**	**1,390,229**
IV.	**Net cash outflow for financing activities (II - I)**	**0**
Г.	**TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)**	**5,679,564**
Д.	**TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)**	**4,565,598**
Ђ.	**NET INCREASE IN CASH (D. - E.)**	**1,113,966**
Е.	**NET DECREASE IN CASH (E. - D.)**	**0**
Ж.	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**	**1,399,684**
З.	**EXCHANGE RATE GAINS**	**0**
И.	**EXCHANGE RATE LOSSES**	**1,366,782**
J.	**CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)**	**1,146,868**

in Belgrade

Person responsible for preparing the report
Nataša Đoković

The legal representative ofthe Bank
Valentina Keiša