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Name API bank a.d.  
Adress Bulevar Vojvode Bojovića 6-8, Beograd

**CASH FLOW STATEMENT for the period 01.01.2026.-30.09.2026.**

|              |                                                                                                                                        | in RSD thousand  |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------|
|              | ITEM                                                                                                                                   | Current year     |
| <b>A.</b>    | <b>CASH FLOW FROM OPERATING ACTIVITIES</b>                                                                                             |                  |
| <b>I.</b>    | <b>Cash inflow from operating activities (1 to 4)</b>                                                                                  | <b>3,162,328</b> |
| 1            | Interest                                                                                                                               | 845,096          |
| 2            | Fees                                                                                                                                   | 2,009,944        |
| 3            | Other operating income                                                                                                                 | 307,288          |
| 4            | Dividends and profit sharing                                                                                                           | 0                |
| <b>II.</b>   | <b>Cash outflow from operating activities (5 to 9)</b>                                                                                 | <b>972,032</b>   |
| 5            | Interest                                                                                                                               | 134,923          |
| 6            | Fees                                                                                                                                   | 320,985          |
| 7            | Gross salaries, salary compensations and other personal expenses                                                                       | 319,331          |
| 8            | Taxes, contributions and other duties charged to income                                                                                | 11,134           |
| 9            | Other operating expenses                                                                                                               | 185,659          |
| <b>III.</b>  | <b>Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)</b> | <b>2,190,296</b> |
| <b>IV.</b>   | <b>Net cash outflow for operating activities before an increase or decrease in financial assets and financial liabilities (II - I)</b> | <b>0</b>         |
| <b>V.</b>    | <b>Decrease in financial asseets and increase in financial liabilities (10 to 15)</b>                                                  | <b>2,778,578</b> |
| 10           |                                                                                                                                        |                  |
| 11           | Decrease in loans and receivables from banks, other financial organisations, central bank and clients                                  | 1,984,915        |
| 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                           | 793,663          |
| 15           | Increase in other financial liabilities                                                                                                | 0                |
|              | Increase in liabilities under hedging derivatives and change in fair value of hedged items                                             | 0                |
| <b>VI.</b>   | <b>Increase in financial asset and decrease in financial liabilities (16 to 21)</b>                                                    | <b>4,718,012</b> |
| 16           |                                                                                                                                        |                  |
| 17           | Increase in loans and receivables from banks, other financial organisations, central bank and clients                                  | 699,494          |
| 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                           | 4,018,518        |
| 21           | Decrease in other financial liabilities                                                                                                | 0                |
|              | Decrease in liabilities under hedging derivatives and change in fair value of hedged items                                             | 0                |
| <b>VII.</b>  | <b>Net cash inflow from operating activities before profit tax (III - IV + V - VI)</b>                                                 | <b>250,862</b>   |
| <b>VIII.</b> | <b>Net cash outflow from operating activities before profit tax (IV - III + VI - V)</b>                                                | <b>0</b>         |
| 22           | Profit tax paid                                                                                                                        | 284,571          |
| 23           | Dividends paid                                                                                                                         | 0                |
| <b>IX.</b>   | <b>Net cash inflow from operating activities (VII - VIII - 22 - 23)</b>                                                                | <b>0</b>         |
| <b>X.</b>    | <b>Net cash outflow from operating activities (VIII - VII + 22 + 23)</b>                                                               | <b>33,709</b>    |
| <b>B.</b>    | <b>CASH FLOW FROM INVESTING ACTIVITIES</b>                                                                                             | <b>0</b>         |
| <b>I.</b>    | <b>Cash inflow from investing activities (1 to 5)</b>                                                                                  | <b>3,162,328</b> |
| 1            | Investment in investment securities                                                                                                    | 845,096          |
| 2            | Prilivi od prodaje investicija u zavisna i pridružena društva i zajedničke poduhvate                                                   | 2,009,944        |
| 3            | Sale of intangible investments, property, plants and equipment                                                                         | 307,288          |
| 4            | Sale of investment property                                                                                                            | 0                |
| 5            | Other inflow from investment                                                                                                           | 134,923          |
| <b>II.</b>   | <b>Cash outflow for investing activities (6 to 10)</b>                                                                                 | <b>972,032</b>   |
| 6            | Investment into investment securities                                                                                                  | 320,985          |
| 7            | Purchase of investments into subsidiaries and associated companies and joint ventures                                                  | 319,331          |
| 8            | Purchase of intangible investments, property, plants and equipment                                                                     | 11,134           |
| 9            | Purchase of investment property                                                                                                        | 185,659          |
| 10           | Other outflow for investment activities                                                                                                | 1,984,915        |
| <b>III.</b>  | <b>Net cash inflow from investment activities (I - II)</b>                                                                             | <b>2,190,296</b> |
| <b>IV.</b>   | <b>Net cash outflow for investment activities (II - I)</b>                                                                             | <b>0</b>         |
| <b>B.</b>    | <b>CASH FLOW FROM FINANCING ACTIVITIES</b>                                                                                             | <b>0</b>         |
| <b>I.</b>    | <b>Cash inflow from financing activities (1 to 6)</b>                                                                                  | <b>3,162,328</b> |
| 1            | Capital increase                                                                                                                       | 845,096          |
| 2            | Subordinated liabilities                                                                                                               | 2,009,944        |
| 3            | Loans taken                                                                                                                            | 307,288          |
| 4            | Issuance of securities                                                                                                                 | 0                |
| 5            | Sale of own shares                                                                                                                     | 134,923          |
| 6            | Other inflow from financing activities                                                                                                 | 320,985          |
| <b>II.</b>   | <b>Outflow for financing activities (7 to 11)</b>                                                                                      | <b>972,032</b>   |
| 7            | Purchase of own shares                                                                                                                 | 319,331          |
| 8            | Subordinated liabilities                                                                                                               | 11,134           |
| 9            | Loans taken                                                                                                                            | 185,659          |
| 10           | Issuance of securities                                                                                                                 | 1,984,915        |
| 11           | Other outflow for financing activities                                                                                                 | 0                |
| <b>III.</b>  | <b>Net cash inflow from financing activities (I - II)</b>                                                                              | <b>2,190,296</b> |
| <b>IV.</b>   | <b>Net cash outflow for financing activities (II - I)</b>                                                                              | <b>0</b>         |
| <b>F.</b>    | <b>TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)</b>                                                                                   | <b>7,610,742</b> |
| <b>G.</b>    | <b>TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)</b>                                                              | <b>6,059,433</b> |
| <b>D.</b>    | <b>NET INCREASE IN CASH (D. - E.)</b>                                                                                                  | <b>1,551,309</b> |
| <b>E.</b>    | <b>NET DECREASE IN CASH (E. - D.)</b>                                                                                                  | <b>0</b>         |
| <b>Ж.</b>    | <b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>                                                                          | <b>1,399,684</b> |
| <b>З.</b>    | <b>EXCHANGE RATE GAINS</b>                                                                                                             | <b>0</b>         |
| <b>И.</b>    | <b>EXCHANGE RATE LOSSES</b>                                                                                                            | <b>1,512,783</b> |
| <b>J.</b>    | <b>CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)</b>                                                                | <b>1,438,210</b> |

in Belgrade

Person responsible for preparing the report  
Nataša Đoković

The legal representative of the Bank  
Valentina Keiša