

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 01.01.2024.-30.06.2024.**

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>3,241,253</b> |
| 1            | Interest   | 498,226          |
| 2            | Fees   | 1,065,484        |
| 3            | Other operating income   | 1,677,543        |
| 4            | Dividends and profit sharing   | 0                |
| <b>II.</b>   | <b>Cash outflow from operating activities (5 to 9)</b>   | <b>1,291,247</b> |
| 5            | Interest   | (70,947)         |
| 6            | Fees   | (212,054)        |
| 7            | Gross salaries, salary compensations and other personal expenses   | (80,320)         |
| 8            | Taxes, contributions and other duties charged to income  | 43,928           |
| 9            | Other operating expenses   | 1,610,640        |
| <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>1,950,006</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>5,151,911</b> |
| 10           | Decrease in loans and receivables from banks, other financial organisations, central bank and clients                                  | 3,367,108        |
| 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                           | 1,784,803        |
| 14           | Increase in other financial liabilities  | 0                |
| 15           | 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>5,532,363</b> |
| 16           | Increase in loans and receivables from banks, other financial organisations, central bank and clients                                  | 5,408,695        |
| 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                           | 123,668          |
| 20           | Decrease in other financial liabilities  | 0                |
| 21           | 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>1,569,554</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  | 0                |
| 23           | Dividends paid   | 0                |
| <b>IX.</b>   | <b>Net cash inflow from operating activities (VII - VIII - 22 - 23)</b>  | <b>1,569,554</b> |
| <b>X.</b>    | <b>Net cash outflow from operating activities (VIII - VII + 22 + 23)</b>   | <b>0</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>3,241,253</b> |
| 1            | Investment in investment securities  | 498,226          |
| 2            | Prilivi od prodaje investicija u zavisna i pridružena društva i zajedničke poduhvate   | 1,065,484        |
| 3            | Sale of intangible investments, property, plants and equipment   | 1,677,543        |
| 4            | Sale of investment property  | 0                |
| 5            | Other inflow from investment   | (70,947)         |
| <b>II.</b>   | <b>Cash outflow for investing activities (6 to 10)</b>   | <b>1,291,247</b> |
| 6            | Investment into investment securities  | (212,054)        |
| 7            | Purchase of investments into subsidiaries and associated companies and joint ventures  | (80,320)         |
| 8            | Purchase of intangible investments, property, plants and equipment   | 43,928           |
| 9            | Purchase of investment property  | 1,610,640        |
| 10           | Other outflow for investment activities  | 3,367,108        |
| <b>III.</b>  | <b>Net cash inflow from investment activities (I - II)</b>   | <b>1,950,006</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>3,241,253</b> |
| 1            | Capital increase   | 498,226          |
| 2            | Subordinated liabilities   | 1,065,484        |
| 3            | Loans taken  | 1,677,543        |
| 4            | Issuance of securities   | 0                |
| 5            | Sale of own shares   | (70,947)         |
| 6            | Other inflow from financing activities   | (212,054)        |
| <b>II.</b>   | <b>Outflow for financing activities (7 to 11)</b>  | <b>1,291,247</b> |
| 7            | Purchase of own shares   | (80,320)         |
| 8            | Subordinated liabilities   | 43,928           |
| 9            | Loans taken  | 1,610,640        |
| 10           | Issuance of securities   | 3,367,108        |
| 11           | Other outflow for financing activities   | 0                |
| <b>III.</b>  | <b>Net cash inflow from financing activities (I - II)</b>  | <b>1,950,006</b> |
| <b>IV.</b>   | <b>Net cash outflow for financing activities (II - I)</b>  | <b>0</b>         |
| <b>Г.</b>    | <b>TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)</b>   | <b>8,594,856</b> |
| <b>Д.</b>    | <b>TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)</b>  | <b>7,418,610</b> |
| <b>Ђ.</b>    | <b>NET INCREASE IN CASH (D. - E.)</b>  | <b>1,176,246</b> |
| <b>Е.</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>1,163,311</b> |
| <b>З.</b>    | <b>EXCHANGE RATE GAINS</b>   | <b>0</b>         |
| <b>И.</b>    | <b>EXCHANGE RATE LOSSES</b>  | <b>1,297,771</b> |
| <b>Ј.</b>    | <b>CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)</b>  | <b>1,041,786</b> |

in Belgrade

Person responsible for preparing the report  
Nataša Đoković

The legal representative of the Bank  
Valentina Keiša