AIK Banka A.D. Beograd

MONTHLY CASH FLOW REPORT
for the period 01.01.2023 - 31.12.2023

in RSD thousand

	Item	31.12.2023	31.12.2022
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	**Cash inflow from operating activities (1 to 4)**	**29,071,082**	**13,187,471**
1	Interest	23,858,530	10,237,608
2	Fees	4,317,107	2,555,026
3	Other operating income	820,645	312,158
4	Dividends and profit sharing	74,800	82,679
II.	**Cash outflow from operating activities (5 to 9)**	**15,597,247**	**7,843,738**
5	Interest	7,480,185	1,995,863
6	Fees	1,143,236	962,747
7	Gross salaries, salary compensations and other personal expenses	2,831,241	1,812,920
8	Taxes, contributions and other duties charged to income	360,548	244,950
9	Other operating expenses	3,782,037	2,827,258
III.	**Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)**	**13,473,835**	**5,343,733**
IV.	**Net cash outflow for operating activities before an increase or decrease in financial assets and financial liabilities (II - I)**	0	0
V.	**Decrease in financial asseets and increase in financial liabilities (10 to 15)**	**35,246,811**	6,284,033
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	0	0
11	Decrease in receivables under securities and other financial assets not intended for investment	1,324,915	6,284,033
12	Decrease in receivables under hedging derivatives and change in fair value of hedged items	0	0
13	Increase in deposits and other liabilities to banks, other financial organisations, central bank and clients	33,921,896	0
14	Increase in other liabilities	0	0
15	Increase in liabilities under hedging derivatives and change in fair value of hedged items	0	0
VI.	**Increase in financial asset and decrease in financial liabilities (16 to 21)**	**36,098,879**	**22,232,248**
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	36,098,879	11,124,328
17	Increase in receivables under securities and other financial assets not intended for investment	0	0
18	Increase in receivables under hedging derivatives and change in fair value of hedged items	0	0
19	Decrease in deposits and other liabilities to banks, other financial organisations, central bank and clients	0	11,107,920
20	Decrease in other financial liabilities	0	0
21	Decrease in liabilities under hedging derivatives and change in fair value of hedged items	0	0
VII.	**Net cash inflow from operating activities before profit tax (III - IV + V - VI)**	**12,621,767**	0
VIII.	**Net cash outflow from operating activities before profit tax (IV - III + VI - V)**	0	**10,604,482**
22	Profit tax paid	4,841,675	1,114,478
23	Dividends paid	-3,255	1,592,839
IX.	**Net cash inflow from operating activities (VII - VIII - 22 - 23)**	7,783,347	0
X.	**Net cash outflow from operating activities (VIII - VII + 22 + 23)**	0	13,311,799
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	**Cash inflow from investing activities (1 to 5)**	**21,683,914**	**18,466,630**
1	Investment in investment securities	21,233,272	12,063,216
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	22,207	921,774
4	Sale of investment property	427,925	3,362,404
5	Other inflow from investment	510	2,119,236
II.	**Cash outflow for investing activities (6 to 10)**	**41,635,390**	**16,830,045**
6	Investment into investment securities	6,373,654	4,515,984
7	Purchase of investments into subsidiaries and associated companies and joint ventures	33,053,174	10,938,483
8	Purchase of intangible investments, property, plants and equipment	2,200,297	1,295,550
9	Purchase of investment property	8,265	76,209
10	Other outflow for investment activities	0	3,819
III.	**Net cash inflow from investment activities (I - II)**	0	1,636,585
IV.	**Net cash outflow for investment activities (II - I)**	19,951,476	0
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	**Cash inflow from financing activities (од 1 до 6)**	8,792,245	31,907,374
1	Capital increase	8,792,245	0
2	Subordinated liabilities	0	0
3	Loans taken	0	11,395,308
4	Issuance of securities	0	0
5	Sale of own shares	0	0
6	Other inflow from financing activities	0	20,512,066
II.	**Outflow for financing activities (7 to 11)**	3,529,513	373,428
7	Purchase of own shares	0	0
8	Subordinated liabilities	0	0
9	Loans taken	2,864,773	0
10	Issuance of securities	0	0
11	Other outflow for financing activities	664,740	373,428
III.	**Net cash inflow from financing activities (I - II)**	5,262,732	31,533,946
IV.	**Net cash outflow for financing activities (II - I)**	0	0
D.	**TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)**	**94,794,052**	**69,845,507**
E.	**TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)**	**101,699,449**	**49,986,778**
F.	**NET INCREASE IN CASH (D. - E.)**	**0**	**19,858,729**
G.	**NET DECREASE IN CASH (E. - D.)**	**6,905,397**	**0**
H.	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**	**62,874,308**	**43,004,459**
I.	**EXCHANGE RATE GAINS**	**495,109**	**397,622**
J.	**EXCHANGE RATE LOSSES**	**558,989**	**386,501**
K.	**CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)**	**55,905,031**	**62,874,309**

In Belgrade,
14.02.2024.

Person responsible for preparing the report
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The legal representative of the Bank
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