AIK Banka A.D. Beograd

MONTHLY CASH FLOW REPORT
for the period 01.01.2024 - 31.03.2024

in RSD thousand

	Item	31.03.2024	31.03.2023
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	**Cash inflow from operating activities (1 to 4)**	**8,092,527**	**6,507,920**
1	Interest	6,826,932	5,377,940
2	Fees	1,140,308	913,202
3	Other operating income	125,287	171,891
4	Dividends and profit sharing	0	44,887
II.	**Cash outflow from operating activities (5 to 9)**	**4,920,169**	**3,178,890**
5	Interest	2,392,885	1,422,165
6	Fees	308,425	235,337
7	Gross salaries, salary compensations and other personal expenses	904,971	671,908
8	Taxes, contributions and other duties charged to income	83,675	180,443
9	Other operating expenses	1,230,213	669,037
III.	**Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)**	**3,172,358**	**3,329,030**
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)**	**16,003,102**	1,027,276
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	16,003,102	0
11	Decrease in receivables under securities and other financial assets not intended for investment	0	396,676
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	0	630,600
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)**	**19,101,287**	**42,050,281**
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	403,142	42,050,281
17	Increase in receivables under securities and other financial assets not intended for investment	1,035,586	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	17,662,559	0
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)**	**74,173**	0
VIII.	**Net cash outflow from operating activities before profit tax (IV - III + VI - V)**	0	**37,693,975**
22	Profit tax paid	779,862	173,647
23	Dividends paid	8,171,631	155
IX.	**Net cash inflow from operating activities (VII - VIII - 22 - 23)**	0	0
X.	**Net cash outflow from operating activities (VIII - VII + 22 + 23)**	8,877,320	37,867,777
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	**Cash inflow from investing activities (1 to 5)**	**1,276,830**	**12,958,048**
1	Investment in investment securities	1,225,760	12,945,215
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	3,031	125
4	Sale of investment property	48,039	12,708
5	Other inflow from investment	0	0
II.	**Cash outflow for investing activities (6 to 10)**	**1,586,905**	**1,532,905**
6	Investment into investment securities	735,005	815,930
7	Purchase of investments into subsidiaries and associated companies and joint ventures	536,120	0
8	Purchase of intangible investments, property, plants and equipment	315,780	716,975
9	Purchase of investment property	0	0
10	Other outflow for investment activities	0	0
III.	**Net cash inflow from investment activities (I - II)**	0	11,425,143
IV.	**Net cash outflow for investment activities (II - I)**	310,075	0
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	**Cash inflow from financing activities (од 1 до 6)**	1,094,343	3,997,404
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	1,094,343	3,997,404
4	Issuance of securities	0	0
5	Sale of own shares	0	0
6	Other inflow from financing activities	0	0
II.	**Outflow for financing activities (7 to 11)**	82,922	80,386
7	Purchase of own shares	0	0
8	Subordinated liabilities	0	0
9	Loans taken	0	0
10	Issuance of securities	0	0
11	Other outflow for financing activities	82,922	80,386
III.	**Net cash inflow from financing activities (I - II)**	1,011,421	3,917,018
IV.	**Net cash outflow for financing activities (II - I)**	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	**26,466,802**	**24,490,649**
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	**34,642,776**	**47,016,263**
F.	NET INCREASE IN CASH (D. - E.)	**0**	**0**
G.	NET DECREASE IN CASH (E. - D.)	**8,175,974**	**22,525,614**
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	**55,905,031**	**62,874,308**
I.	EXCHANGE RATE GAINS	**83,573**	**200,908**
J.	EXCHANGE RATE LOSSES	**72,807**	**246,174**
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	**47,739,823**	**40,303,428**