AIK Banka A.D. Beograd

MONTHLY CASH FLOW REPORT
for the period 01.01.2024 - 31.12.2024

in RSD thousand

	Item	31.12.2024	31.12.2023
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	**Cash inflow from operating activities (1 to 4)**	**32,812,043**	**29,083,805**
1	Interest	25,274,347	23,860,650
2	Fees	5,181,414	4,306,436
3	Other operating income	617,306	841,919
4	Dividends and profit sharing	1,738,976	74,800
II.	**Cash outflow from operating activities (5 to 9)**	**19,527,252**	**15,769,602**
5	Interest	8,846,164	7,494,835
6	Fees	1,772,372	1,281,324
7	Gross salaries, salary compensations and other personal expenses	3,955,771	2,831,443
8	Taxes, contributions and other duties charged to income	218,058	378,484
9	Other operating expenses	4,734,887	3,783,516
III.	**Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)**	**13,284,791**	**13,314,203**
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)**	**16,807,218**	32,352,293
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	0	2,110,952
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	16,807,218	30,241,341
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)**	**31,738,370**	**37,040,979**
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	30,015,746	37,040,979
17	Increase in receivables under securities and other financial assets not intended for investment	1,722,624	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	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)**	**0**	8,625,517
VIII.	**Net cash outflow from operating activities before profit tax (IV - III + VI - V)**	1,646,361	**0**
22	Profit tax paid	1,511,160	4,841,675
23	Dividends paid	8,171,686	194
IX.	**Net cash inflow from operating activities (VII - VIII - 22 - 23)**	0	3,783,648
X.	**Net cash outflow from operating activities (VIII - VII + 22 + 23)**	11,329,207	0
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	**Cash inflow from investing activities (1 to 5)**	**3,466,389**	**21,679,435**
1	Investment in investment securities	2,669,418	21,233,272
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	5,843	30,244
4	Sale of investment property	629,263	412,201
5	Other inflow from investment	161,865	3,718
II.	**Cash outflow for investing activities (6 to 10)**	**11,251,688**	**41,583,160**
6	Investment into investment securities	6,722,606	6,373,654
7	Purchase of investments into subsidiaries and associated companies and joint ventures	536,120	33,053,174
8	Purchase of intangible investments, property, plants and equipment	1,940,360	2,156,332
9	Purchase of investment property	0	0
10	Other outflow for investment activities	2,052,602	0
III.	**Net cash inflow from investment activities (I - II)**	0	0
IV.	**Net cash outflow for investment activities (II - I)**	7,785,299	19,903,725
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	**Cash inflow from financing activities (од 1 до 6)**	9,046,269	9,610,107
1	Capital increase	0	8,792,245
2	Subordinated liabilities	0	0
3	Loans taken	9,046,269	817,862
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)**	340,884	395,427
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	340,884	395,427
III.	**Net cash inflow from financing activities (I - II)**	8,705,385	9,214,680
IV.	**Net cash outflow for financing activities (II - I)**	0	0
D.	**TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)**	**62,131,919**	**92,725,640**
E.	**TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)**	**72,541,040**	**99,631,037**
F.	**NET INCREASE IN CASH (D. - E.)**	**0**	**0**
G.	**NET DECREASE IN CASH (E. - D.)**	**10,409,121**	**6,905,397**
H.	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**	**55,905,031**	**62,874,307**
I.	**EXCHANGE RATE GAINS**	**279,751**	**495,109**
J.	**EXCHANGE RATE LOSSES**	**239,148**	**558,988**
K.	**CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)**	**45,536,513**	**55,905,031**