AikBank ad Beograd

MONTHLY CASH FLOW REPORT
for the period 01.01.2025 - 30.06.2025

in RSD thousand

	Item	30.06.2025	30.06.2024
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	**Cash inflow from operating activities (1 to 4)**	**18,862,522**	**17,100,331**
1	Interest	15,302,329	12,720,145
2	Fees	3,485,015	2,326,569
3	Other operating income	75,017	314,641
4	Dividends and profit sharing	161	1,738,976
II.	**Cash outflow from operating activities (5 to 9)**	**12,516,933**	**9,395,404**
5	Interest	5,056,099	4,383,984
6	Fees	1,193,036	697,538
7	Gross salaries, salary compensations and other personal expenses	3,406,101	1,899,006
8	Taxes, contributions and other duties charged to income	75,598	126,144
9	Other operating expenses	2,786,099	2,288,732
III.	**Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)**	**6,345,589**	**7,704,927**
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)**	**3,958,713**	3,732,606
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	3,958,713	3,732,606
11	Decrease in receivables under securities and other financial assets not intended for investment	0	0
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	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)**	**6,010,755**	**15,195,943**
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	0	0
17	Increase in receivables under securities and other financial assets not intended for investment	2,019,105	2,035,169
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	3,991,650	13,160,774
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)**	**4,293,547**	0
VIII.	**Net cash outflow from operating activities before profit tax (IV - III + VI - V)**	0	**3,758,410**
22	Profit tax paid	0	1,559,723
23	Dividends paid	9,232,438	8,171,635
IX.	**Net cash inflow from operating activities (VII - VIII - 22 - 23)**	0	0
X.	**Net cash outflow from operating activities (VIII - VII + 22 + 23)**	4,938,891	13,489,768
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	**Cash inflow from investing activities (1 to 5)**	**53,041,016**	**1,352,636**
1	Investment in investment securities	1,646,750	1,291,290
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	162,971	3,366
4	Sale of investment property	98,346	48,154
5	Other inflow from investment	51,132,949	9,826
II.	**Cash outflow for investing activities (6 to 10)**	**9,341,244**	**2,526,195**
6	Investment into investment securities	7,744,643	1,211,119
7	Purchase of investments into subsidiaries and associated companies and joint ventures	0	536,120
8	Purchase of intangible investments, property, plants and equipment	1,596,601	778,956
9	Purchase of investment property	0	0
10	Other outflow for investment activities	0	0
III.	**Net cash inflow from investment activities (I - II)**	43,699,772	0
IV.	**Net cash outflow for investment activities (II - I)**	0	1,173,559
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	**Cash inflow from financing activities (од 1 до 6)**	3,586,241	1,011,876
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	3,586,241	1,011,876
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)**	314,164	182,055
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	314,164	182,055
III.	**Net cash inflow from financing activities (I - II)**	3,272,077	829,821
IV.	**Net cash outflow for financing activities (II - I)**	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	79,448,492	23,197,449
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	37,415,534	37,030,955
F.	NET INCREASE IN CASH (D. - E.)	42,032,958	0
G.	NET DECREASE IN CASH (E. - D.)	0	13,833,506
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	45,536,513	55,905,031
I.	EXCHANGE RATE GAINS	263,117	154,730
J.	EXCHANGE RATE LOSSES	343,559	105,971
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	87,489,029	42,120,284