AikBank ad Beograd

MONTHLY CASH FLOW REPORT
for the period 01.01.2025 - 30.09.2025

in RSD thousand

	Item	30.09.2025	30.09.2024
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	**Cash inflow from operating activities (1 to 4)**	**30,486,710**	**24,852,632**
1	Interest	24,176,118	18,887,941
2	Fees	5,836,208	3,861,203
3	Other operating income	474,223	364,512
4	Dividends and profit sharing	161	1,738,976
II.	**Cash outflow from operating activities (5 to 9)**	**20,352,393**	**14,582,824**
5	Interest	8,118,578	6,427,679
6	Fees	1,869,225	1,382,311
7	Gross salaries, salary compensations and other personal expenses	5,142,523	2,857,478
8	Taxes, contributions and other duties charged to income	99,131	240,870
9	Other operating expenses	5,122,936	3,674,486
III.	**Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)**	**10,134,317**	**10,269,808**
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)**	**0**	0
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	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)**	**29,359,645**	**14,747,261**
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	25,073,692	3,294,091
17	Increase in receivables under securities and other financial assets not intended for investment	2,148,191	2,091,292
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	2,137,762	9,361,878
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**	0
VIII.	**Net cash outflow from operating activities before profit tax (IV - III + VI - V)**	19,225,328	**4,477,453**
22	Profit tax paid	0	1,559,723
23	Dividends paid	9,232,458	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)**	28,457,786	14,208,811
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	**Cash inflow from investing activities (1 to 5)**	**66,584,077**	**1,423,376**
1	Investment in investment securities	15,189,179	1,348,174
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	163,603	5,283
4	Sale of investment property	98,346	60,093
5	Other inflow from investment	51,132,949	9,826
II.	**Cash outflow for investing activities (6 to 10)**	**21,193,246**	**4,695,016**
6	Investment into investment securities	19,322,673	2,940,230
7	Purchase of investments into subsidiaries and associated companies and joint ventures	0	536,120
8	Purchase of intangible investments, property, plants and equipment	1,870,573	1,218,666
9	Purchase of investment property	0	0
10	Other outflow for investment activities	0	0
III.	**Net cash inflow from investment activities (I - II)**	45,390,831	0
IV.	**Net cash outflow for investment activities (II - I)**	0	3,271,640
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	**Cash inflow from financing activities (од 1 до 6)**	7,099,970	959,336
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	7,099,970	959,336
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)**	523,119	251,575
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	523,119	251,575
III.	**Net cash inflow from financing activities (I - II)**	6,576,851	707,761
IV.	**Net cash outflow for financing activities (II - I)**	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	104,170,757	27,235,344
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	80,660,861	44,008,034
F.	NET INCREASE IN CASH (D. - E.)	23,509,896	0
G.	NET DECREASE IN CASH (E. - D.)	0	16,772,690
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	45,536,513	55,905,031
I.	EXCHANGE RATE GAINS	403,060	198,459
J.	EXCHANGE RATE LOSSES	466,493	200,813
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	68,982,976	39,129,987