AIK Banka A.D. Beograd

MONTHLY CASH FLOW REPORT
for the period 01.01.2025 - 31.03.2025

in RSD thousand

	Item	31.03.2025	31.03.2024
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	**Cash inflow from operating activities (1 to 4)**	**7,938,812**	**8,092,527**
1	Interest	6,630,901	6,826,932
2	Fees	1,265,796	1,140,308
3	Other operating income	42,115	125,287
4	Dividends and profit sharing	0	0
II.	**Cash outflow from operating activities (5 to 9)**	**5,637,347**	**4,920,169**
5	Interest	2,166,172	2,392,885
6	Fees	542,509	308,425
7	Gross salaries, salary compensations and other personal expenses	1,332,223	904,971
8	Taxes, contributions and other duties charged to income	25,732	83,675
9	Other operating expenses	1,570,711	1,230,213
III.	**Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)**	**2,301,465**	**3,172,358**
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)**	**17,276,036**	16,003,102
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	17,276,036	16,003,102
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)**	**16,771,799**	**19,101,287**
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	0	403,142
17	Increase in receivables under securities and other financial assets not intended for investment	216,737	1,035,586
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	16,555,062	17,662,559
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)**	**2,805,702**	74,173
VIII.	**Net cash outflow from operating activities before profit tax (IV - III + VI - V)**	0	**0**
22	Profit tax paid	0	779,862
23	Dividends paid	9,232,391	8,171,631
IX.	**Net cash inflow from operating activities (VII - VIII - 22 - 23)**	0	0
X.	**Net cash outflow from operating activities (VIII - VII + 22 + 23)**	6,426,689	8,877,320
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	**Cash inflow from investing activities (1 to 5)**	**53,009,831**	**1,276,830**
1	Investment in investment securities	1,613,863	1,225,760
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	164,673	3,031
4	Sale of investment property	98,346	48,039
5	Other inflow from investment	51,132,949	0
II.	**Cash outflow for investing activities (6 to 10)**	**4,568,400**	**1,586,905**
6	Investment into investment securities	4,192,963	735,005
7	Purchase of investments into subsidiaries and associated companies and joint ventures	0	536,120
8	Purchase of intangible investments, property, plants and equipment	375,437	315,780
9	Purchase of investment property	0	0
10	Other outflow for investment activities	0	0
III.	**Net cash inflow from investment activities (I - II)**	48,441,431	0
IV.	**Net cash outflow for investment activities (II - I)**	0	310,075
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	**Cash inflow from financing activities (од 1 до 6)**	8,151,716	1,094,343
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	8,151,716	1,094,343
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)**	90,988	82,922
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	90,988	82,922
III.	**Net cash inflow from financing activities (I - II)**	8,060,728	1,011,421
IV.	**Net cash outflow for financing activities (II - I)**	0	0
D.	**TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)**	**86,376,395**	**26,466,802**
E.	**TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)**	**36,300,925**	**34,642,776**
F.	**NET INCREASE IN CASH (D. - E.)**	**50,075,470**	**0**
G.	**NET DECREASE IN CASH (E. - D.)**	**0**	**8,175,974**
H.	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**	**45,536,513**	**55,905,031**
I.	**EXCHANGE RATE GAINS**	**29,324**	**83,573**
J.	**EXCHANGE RATE LOSSES**	**90,402**	**72,807**
K.	**CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)**	**95,550,905**	**47,739,823**