AikBank ad Beograd

MONTHLY CASH FLOW REPORT
for the period 01.01.2025 - 31.12.2025

in RSD thousand

	Item	31.12.2025	31.12.2024
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	**Cash inflow from operating activities (1 to 4)**	**42,733,154**	**32,843,130**
1	Interest	33,390,450	25,274,347
2	Fees	8,182,255	5,212,501
3	Other operating income	1,160,288	617,306
4	Dividends and profit sharing	161	1,738,976
II.	**Cash outflow from operating activities (5 to 9)**	**29,261,676**	**19,548,117**
5	Interest	13,042,729	8,846,164
6	Fees	2,233,700	1,799,527
7	Gross salaries, salary compensations and other personal expenses	6,624,262	3,955,771
8	Taxes, contributions and other duties charged to income	122,505	218,058
9	Other operating expenses	7,238,480	4,728,597
III.	**Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)**	**13,471,478**	**13,295,013**
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)**	**8,709,637**	16,807,218
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	8,709,637	16,807,218
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)**	**49,219,990**	**31,742,302**
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	47,040,315	30,019,678
17	Increase in receivables under securities and other financial assets not intended for investment	2,179,675	1,722,624
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**	0
VIII.	**Net cash outflow from operating activities before profit tax (IV - III + VI - V)**	27,038,875	**1,640,071**
22	Profit tax paid	0	1,511,160
23	Dividends paid	9,232,496	8,171,686
IX.	**Net cash inflow from operating activities (VII - VIII - 22 - 23)**	0	0
X.	**Net cash outflow from operating activities (VIII - VII + 22 + 23)**	36,271,371	11,322,917
B.	CASH FLOW FROM INVESTING ACTIVITIES		
I.	**Cash inflow from investing activities (1 to 5)**	**67,042,353**	**3,466,389**
1	Investment in investment securities	15,360,196	2,669,418
2	Sale of investments into subsidiaries and associated companies and joint ventures	0	0
3	Sale of intangible investments, property, plants and equipment	370,188	5,843
4	Sale of investment property	175,837	629,263
5	Other inflow from investment	51,136,132	161,865
II.	**Cash outflow for investing activities (6 to 10)**	**26,875,974**	**11,251,688**
6	Investment into investment securities	24,102,200	6,722,606
7	Purchase of investments into subsidiaries and associated companies and joint ventures	0	536,120
8	Purchase of intangible investments, property, plants and equipment	2,773,774	1,940,360
9	Purchase of investment property	0	0
10	Other outflow for investment activities	0	2,052,602
III.	**Net cash inflow from investment activities (I - II)**	40,166,379	0
IV.	**Net cash outflow for investment activities (II - I)**	0	7,785,299
C.	CASH FLOW FROM FINANCING ACTIVITIES		
I.	**Cash inflow from financing activities (од 1 до 6)**	21,383,494	9,046,269
1	Capital increase	0	0
2	Subordinated liabilities	0	0
3	Loans taken	21,383,494	9,046,269
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)**	639,969	347,174
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	639,969	347,174
III.	**Net cash inflow from financing activities (I - II)**	20,743,525	8,699,095
IV.	**Net cash outflow for financing activities (II - I)**	0	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	**139,868,638**	**62,163,006**
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	**115,230,105**	**72,572,127**
F.	NET INCREASE IN CASH (D. - E.)	**24,638,533**	**0**
G.	NET DECREASE IN CASH (E. - D.)	**0**	**10,409,121**
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	**45,536,513**	**55,905,031**
I.	EXCHANGE RATE GAINS	**456,788**	**279,751**
J.	EXCHANGE RATE LOSSES	**499,421**	**239,148**
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	**70,132,413**	**45,536,513**