AikBank ad Beograd

MONTHLY CASH FLOW REPORT
for the period 01.01.2026 - 30.09.2026

in RSD thousand

	Item	30.09.2026
A.	CASH FLOW FROM OPERATING ACTIVITIES	
I.	**Cash inflow from operating activities (1 to 4)**	**35,877,843**
1	Interest	28,271,008
2	Fees	6,885,350
3	Other operating income	721,485
4	Dividends and profit sharing	0
II.	**Cash outflow from operating activities (5 to 9)**	**23,914,645**
5	Interest	9,671,023
6	Fees	1,682,850
7	Gross salaries, salary compensations and other personal expenses	5,869,418
8	Taxes, contributions and other duties charged to income	197,907
9	Other operating expenses	6,493,447
III.	**Net cash inflow from operating activities before an increase or decrease in financial assets and financial liabilities (I - II)**	**11,963,198**
IV.	**Net cash outflow for operating activities before an increase or decrease in financial assets and financial liabilities (II - I)**	0
V.	**Decrease in financial asseets and increase in financial liabilities (10 to 15)**	**3,003,701**
10	Decrease in loans and receivables from banks, other financial organisations, central bank and clients	0
11	Decrease in receivables under securities and other financial assets not intended for investment	1,375,022
12	Decrease in receivables under hedging derivatives and change in fair value of hedged items	0
13	Increase in deposits and other liabilities to banks, other financial organisations, central bank and clients	1,628,679
14	Increase in other liabilities	0
15	Increase in liabilities under hedging derivatives and change in fair value of hedged items	0
VI.	**Increase in financial asset and decrease in financial liabilities (16 to 21)**	**7,721,113**
16	Increase in loans and receivables from banks, other financial organisations, central bank and clients	7,721,113
17	Increase in receivables under securities and other financial assets not intended for investment	0
18	Increase in receivables under hedging derivatives and change in fair value of hedged items	0
19	Decrease in deposits and other liabilities to banks, other financial organisations, central bank and clients	0
20	Decrease in other financial liabilities	0
21	Decrease in liabilities under hedging derivatives and change in fair value of hedged items	0
VII.	**Net cash inflow from operating activities before profit tax (III - IV + V - VI)**	**7,245,786**
VIII.	**Net cash outflow from operating activities before profit tax (IV - III + VI - V)**	0
22	Profit tax paid	647,105
23	Dividends paid	8,996,899
IX.	**Net cash inflow from operating activities (VII - VIII - 22 - 23)**	0
X.	**Net cash outflow from operating activities (VIII - VII + 22 + 23)**	2,398,218
B.	CASH FLOW FROM INVESTING ACTIVITIES	
I.	**Cash inflow from investing activities (1 to 5)**	**14,951,387**
1	Investment in investment securities	14,313,143
2	Sale of investments into subsidiaries and associated companies and joint ventures	0
3	Sale of intangible investments, property, plants and equipment	361,767
4	Sale of investment property	274,445
5	Other inflow from investment	2,032
II.	**Cash outflow for investing activities (6 to 10)**	**18,745,197**
6	Investment into investment securities	16,402,980
7	Purchase of investments into subsidiaries and associated companies and joint ventures	0
8	Purchase of intangible investments, property, plants and equipment	2,339,773
9	Purchase of investment property	2,444
10	Other outflow for investment activities	0
III.	**Net cash inflow from investment activities (I - II)**	0
IV.	**Net cash outflow for investment activities (II - I)**	3,793,810
C.	CASH FLOW FROM FINANCING ACTIVITIES	
I.	**Cash inflow from financing activities (од 1 до 6)**	12,092,940
1	Capital increase	0
2	Subordinated liabilities	0
3	Loans taken	12,092,940
4	Issuance of securities	0
5	Sale of own shares	0
6	Other inflow from financing activities	0
II.	**Outflow for financing activities (7 to 11)**	1,240,814
7	Purchase of own shares	0
8	Subordinated liabilities	763,216
9	Loans taken	0
10	Issuance of securities	0
11	Other outflow for financing activities	477,598
III.	**Net cash inflow from financing activities (I - II)**	10,852,126
IV.	**Net cash outflow for financing activities (II - I)**	0
D.	TOTAL CASH INFLOW (A.I. + A.V. + B.I. + C.I.)	65,925,871
E.	TOTAL CASH OUTFLOW (A.II. + A.VI. + A.22. + A.23. + B.II. + C.II.)	61,265,773
F.	NET INCREASE IN CASH (D. - E.)	4,660,098
G.	NET DECREASE IN CASH (E. - D.)	0
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	70,132,413
I.	EXCHANGE RATE GAINS	217,492
J.	EXCHANGE RATE LOSSES	149,169
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (F. - G. + H. + I. - J.)	74,860,834