

Registration number: 07601093	Activity code: 6419	TIN: 100895809
Name: HALKBANK A.D.		
Head office: BELGRADE		

**CASH FLOW STATEMENT**  
in the period from 01.01. to 30.09.2020.

(in RSD thousand)

ITEM	ADP code	Amount	
		01.01.-30.09.2020	01.01.-30.09.2019
1	2	3	4
A. CASH FLOW FROM OPERATING ACTIVITIES	3 0 0 1	2,694,047	2,545,925
I. Cash inflow from operating activities (from 3002 to 3005)			
1 Inflow from interest	3 0 0 2	1,998,724	1,850,789
2 Inflow from fees	3 0 0 3	685,042	684,047
3 Inflow from other operating income	3 0 0 4	10,281	9,243
4 Inflow from dividends and profit sharing	3 0 0 5	0	1,846
II. Cash outflow from operating activities (from 3007 to 3011)			
5 Outflow from interest	3 0 0 7	335,437	266,473
6 Outflow from fees	3 0 0 8	149,580	112,119
7 Outflow from gross salaries, salary compensations and other personal expenses	3 0 0 9	705,420	618,826
8 Outflow from taxes, contributions and other duties charged to expenses	3 0 1 0	130,245	133,014
9 Outflow from other operating expenses	3 0 1 1	548,002	585,038
III. Net cash inflow from operating activities before an increase or decrease of financial assets and financial liabilities (3001 - 3006)	3 0 1 2	825,363	830,455
IV. Net cash outflow from operating activities before an increase or decrease of financial assets and financial liabilities (3006 - 3001)	3 0 1 3	0	0
V. Decrease of financial assets and increase of financial liabilities (from 3015 to 3020)			
10 Decrease of loans and receivables from banks, other financial organisations, central bank and clients	3 0 1 5	0	0
11 Decrease of receivables based on securities and other financial assets not intended for investment	3 0 1 6	0	0
12 Decrease of receivables arising from hedging derivatives and change in fair value of hedged items	3 0 1 7	0	0
13 Increase of deposits and other financial liabilities to banks, other financial organisations, central bank and clients	3 0 1 8	10,156,544	8,149,932
14 Increase of other financial liabilities	3 0 1 9	0	0
15 Increase of liabilities arising from hedging derivatives and change in fair value of hedged items	3 0 2 0	0	0
VI. Increase of financial assets and decrease of financial liabilities (from 3022 to 3027)			
16 Increase of loans and receivables from banks, other financial organisations, central bank and clients	3 0 2 2	6,211,308	6,164,672
17 Increase of receivables based on securities and other financial assets not intended for investment	3 0 2 3	0	0
18 Increase of receivables arising from hedging derivatives and change in fair value of hedged items	3 0 2 4	0	0
19 Decrease of deposits and other financial liabilities to banks, other financial organisations, central bank and clients	3 0 2 5	0	0
20 Decrease of other financial liabilities	3 0 2 6	0	0
21 Decrease of liabilities arising from hedging derivatives and change in fair value of hedged items	3 0 2 7	0	0
VII. Net cash inflow from operating activities before profit tax (3012 - 3013 + 3014 - 3021)	3 0 2 8	4,770,599	2,815,715
VIII. Net cash outflow from operating activities before profit tax (3013 - 3012 + 3021 - 3014)			
22 Profit tax paid	3 0 3 0	0	103
23 Dividends paid	3 0 3 1	0	0
IX. Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3 0 3 2	4,770,599	2,815,612
X. Net cash outflow for operating activities (3029 - 3028 + 3030 + 3031)	3 0 3 3	0	0

(in RSD thousand)

ITEM	ADP code	Amount					
		01.01.-30.09.2020	01.01.-30.09.2019				
1	2	3	4				
B.	CASH FLOW FROM INVESTING ACTIVITIES						
I.	Cash inflow from investing activities (from 3035 to 3039)	3	0	3	4	2,152,942	1,809,720
1	Inflow from investments in investment securities	3	0	3	5	2,137,227	1,808,764
2	Inflow from sale of investments in subsidiaries and associates and joint ventures	3	0	3	6	0	0
3	Inflows from sale of intangible assets, property, plant and equipment	3	0	3	7	15,715	956
4	Inflows from sale of investment property	3	0	3	8	0	0
5	Other inflows from investing activities	3	0	3	9	0	0
II.	Cash outflow from investing activities (from 3041 to 3045)	3	0	4	0	2,625,374	3,726,465
6	Outflow from investments in investment securities	3	0	4	1	2,254,747	3,586,038
7	Outflow from purchase of investments in subsidiaries and associates and joint ventures	3	0	4	2	0	0
8	Outflow for purchase of intangible assets, property, plant and equipment	3	0	4	3	370,627	140,427
9	Outflow from purchase of investment property	3	0	4	4	0	0
10	Other outflow for investing activities	3	0	4	5	0	0
III.	Net cash inflow from investing activities (3034 - 3040)	3	0	4	6	0	0
IV.	Net cash outflow for investing activities (3040 - 3034)	3	0	4	7	472,432	1,916,745
C.	CASH FLOW FROM FINANCING ACTIVITIES						
I.	Cash inflow from financing activities (from 3049 to 3054)	3	0	4	8	920,618	1,975,941
1	Inflow from capital increase	3	0	4	9	0	0
2	Inflow from subordinated liabilities	3	0	5	0	0	0
3	Inflow from loans	3	0	5	1	920,618	1,975,941
4	Inflow from issued securities	3	0	5	2	0	0
5	Inflow from sale of own shares	3	0	5	3	0	0
6	Other inflow from financing activities	3	0	5	4	0	0
II.	Cash outflow from financing activities (from 3056 to 3060)	3	0	5	5	1,481,112	1,565,883
7	Outflow from purchase of own shares	3	0	5	6	0	0
8	Outflow from subordinated liabilities	3	0	5	7	0	0
9	Outflow from loans	3	0	5	8	1,348,385	1,437,618
10	Outflow from issued securities	3	0	5	9	0	0
11	Other outflow for financing activities	3	0	6	0	132,727	128,265
III.	Net cash inflow from financing activities (3048 - 3055)	3	0	6	1	0	410,058
IV.	Net cash outflow for financing activities (3055 - 3048)	3	0	6	2	560,494	0
D.	TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)	3	0	6	3	15,924,151	14,481,518
E.	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)	3	0	6	4	12,186,478	13,172,593
F.	NET INCREASE IN CASH (3063 - 3064)	3	0	6	5	3,737,673	1,308,925
G.	NET DECREASE IN CASH (3064 - 3063)	3	0	6	6	0	0
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	3	0	6	7	5,631,661	5,145,155
I.	POSITIVE FOREIGN EXCHANGE DIFFERENCES	3	0	6	8	78,988	74,132
J.	NEGATIVE FOREIGN EXCHANGE DIFFERENCES	3	0	6	9	95,768	85,943
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)	3	0	7	0	9,352,554	6,442,269