

Registration number: 07601093	Activity code: 6419	Tax identification number: 100895809
Name: HALKBANK a.d. BEOGRAD		
Head office: BELGRADE		

**CASH FLOW STATEMENT**  
in the period from 01.01. to 30.06.2024

(RSD thousand)

ITEM	ADP code	Amount	
		01.01.-30.06.2024	01.01.-30.06.2023
1	2	3	4
A. CASH FLOW FROM OPERATING ACTIVITIES	3 0 0 1	<b>5,251,862</b>	<b>4,230,358</b>
I Cash inflow from operating activities (from 3002 to 3005)			
1 Inflow from interest	3 0 0 2	3,868,034	3,002,351
2 Inflow from fees	3 0 0 3	1,379,098	1,219,478
3 Inflow from other operating income	3 0 0 4	4,730	8,529
4 Inflow from dividends and profit sharing	3 0 0 5	0	0
II Cash outflow from operating activities (from 3007 to 3011)	3 0 0 6	<b>3,439,982</b>	<b>2,544,935</b>
5 Outflow from interest	3 0 0 7	953,486	604,504
6 Outflow from fees	3 0 0 8	420,775	340,825
7 Outflow from gross salaries, salary compensations and other personal expenses	3 0 0 9	1,375,823	956,578
8 Outflow from taxes, contributions and other duties charged to expenses	3 0 1 0	49,198	39,414
9 Outflow from other operating expenses	3 0 1 1	640,700	603,614
III Net cash inflow from operating activities before an increase or decrease of financial assets and financial liabilities (3001 - 3006)	3 0 1 2	<b>1,811,880</b>	<b>1,685,423</b>
IV Net cash outflow from operating activities before an increase or decrease of financial assets and financial liabilities (3006 - 3001)	3 0 1 3	<b>0</b>	<b>0</b>
V Decrease of financial assets and increase of financial liabilities (from 3015 to 3020)	3 0 1 4	<b>2,861,628</b>	<b>667,215</b>
10 Decrease of loans and receivables from banks, other financial organisations, central bank and clients	3 0 1 5	0	667,215
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	2,861,628	0
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)	3 0 2 1	<b>1,033,908</b>	<b>180,764</b>
16 Increase of loans and receivables from banks, other financial organisations, central bank and clients	3 0 2 2	1,033,908	0
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	180,764
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	<b>3,639,600</b>	<b>2,171,874</b>
VIII Net cash outflow from operating activities before profit tax (3013 - 3012 + 3021 - 3014)	3 0 2 9	<b>0</b>	<b>0</b>
22 Profit tax paid	3 0 3 0	239,304	114,956
23 Dividends paid	3 0 3 1	0	0
IX Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3 0 3 2	<b>3,400,296</b>	<b>2,056,918</b>
X Net cash outflow for operating activities (3029 - 3028 + 3030 + 3031)	3 0 3 3	<b>0</b>	<b>0</b>
B. CASH FLOW FROM INVESTING ACTIVITIES	3 0 3 4	<b>16</b>	<b>715,489</b>
I Cash inflow from investing activities (from 3035 to 3039)			
1 Inflow from investments in investment securities	3 0 3 5	0	700,000
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	16	15,489
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	<b>4,369,825</b>	<b>2,020,915</b>
6 Outflow from investments in investment securities	3 0 4 1	3,857,943	1,641,602

7	Outflow from purchase of investments in subsidiaries and associates and joint ventures	3	0	4	2	4,542	0
8	Outflow for purchase of intangible assets, property, plant and equipment	3	0	4	3	507,340	379,313
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	<b>4,369,809</b>	<b>1,305,426</b>
C.	CASH FLOW FROM FINANCING ACTIVITIES						
I.	Cash inflow from financing activities (from 3049 to 3054)	3	0	4	8	<b>56,039</b>	<b>184,640</b>
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	56,039	184,640
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	<b>948,349</b>	<b>1,029,107</b>
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	806,465	906,159
10	Outflow from issued securities	3	0	5	9	0	0
11	Other outflow for financing activities	3	0	6	0	141,884	122,948
III	Net cash inflow from financing activities (3048 - 3055)	3	0	6	1	0	0
IV	Net cash outflow for financing activities (3055 - 3048)	3	0	6	2	<b>892,310</b>	<b>844,467</b>
D.	TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)	3	0	6	3	<b>8,169,545</b>	<b>5,797,702</b>
E.	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)	3	0	6	4	<b>10,031,368</b>	<b>5,890,677</b>
F.	NET INCREASE IN CASH (3063 - 3064)	3	0	6	5	0	0
G.	NET DECREASE IN CASH (3064 - 3063)	3	0	6	6	<b>1,861,823</b>	<b>92,975</b>
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	3	0	6	7	<b>12,519,167</b>	<b>8,737,872</b>
I.	POSITIVE FOREIGN EXCHANGE DIFFERENCES	3	0	6	8	<b>2,997,920</b>	<b>92,276</b>
J.	NEGATIVE FOREIGN EXCHANGE DIFFERENCES	3	0	6	9	<b>2,975,902</b>	<b>118,303</b>
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)	3	0	7	0	<b>10,679,362</b>	<b>8,618,870</b>