

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 30.09.2024

(RSD thousand)

ITEM	ADP code	Amount	
		01.01.-30.09.2024	01.01.-30.09.2023
1	2	3	4
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>	3 0 0 1	<b>7.944.014</b>	<b>6.695.418</b>
I Cash inflow from operating activities (from 3002 to 3005)			
1 Inflow from interest	3 0 0 2	5.786.091	4.795.465
2 Inflow from fees	3 0 0 3	2.151.726	1.888.506
3 Inflow from other operating income	3 0 0 4	5.851	10.675
4 Inflow from dividends and profit sharing	3 0 0 5	346	772
II Cash outflow from operating activities (from 3007 to 3011)	3 0 0 6	<b>5.131.950</b>	<b>3.850.446</b>
5 Outflow from interest	3 0 0 7	1.480.285	965.462
6 Outflow from fees	3 0 0 8	693.893	539.002
7 Outflow from gross salaries, salary compensations and other personal expenses	3 0 0 9	1.919.701	1.376.551
8 Outflow from taxes, contributions and other duties charged to expenses	3 0 1 0	81.572	60.575
9 Outflow from other operating expenses	3 0 1 1	956.499	908.856
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>2.812.064</b>	<b>2.844.972</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>3.394.758</b>	<b>4.811.075</b>
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	3.394.758	4.811.075
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>2.818.828</b>	<b>4.474.418</b>
16 Increase of loans and receivables from banks, other financial organisations, central bank and clients	3 0 2 2	2.818.828	4.474.418
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	<b>3.387.994</b>	<b>3.181.629</b>
VIII Net cash outflow from operating activities before profit tax (3012 - 3012 + 3021 - 3014)	3 0 2 9	<b>0</b>	<b>0</b>
22 Profit tax paid	3 0 3 0	304.431	147.791
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>3.083.563</b>	<b>0</b>
X Net cash outflow for operating activities (3029 - 3028 + 3030 + 3031)	3 0 3 3	<b>0</b>	<b>0</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>	3 0 3 4	<b>16</b>	<b>1.234.676</b>
I Cash inflow from investing activities (from 3035 to 3039)			
1 Inflow from investments in investment securities	3 0 3 5	0	1.216.000
2 Inflow from sale of investments in subsidiaries and associates and joint ventures	3 0 3 6	0	3.187
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>4.477.101</b>	<b>2.778.933</b>
6 Outflow from investments in investment securities	3 0 4 1	3.857.943	2.173.580
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	614.616	605.353
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	4.477.085	1.544.257
C.	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>						
I.	Cash inflow from financing activities (from 3049 to 3054)	3	0	4	8	78.089	209.683
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	78.089	209.683
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	1.239.083	1.555.206
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	1.028.942	1.369.629
10	Outflow from issued securities	3	0	5	9	0	0
11	Other outflow for financing activities	3	0	6	0	210.141	185.577
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	1.160.994	1.345.523
D.	<b>TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)</b>	3	0	6	3	11.416.877	12.950.852
E.	<b>TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)</b>	3	0	6	4	13.971.393	12.806.794
F.	<b>NET INCREASE IN CASH (3063 - 3064)</b>	3	0	6	5	0	144.058
G.	<b>NET DECREASE IN CASH (3064 - 3063)</b>	3	0	6	6	2.554.516	0
H.	<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>	3	0	6	7	12.519.167	8.737.872
I.	<b>POSITIVE FOREIGN EXCHANGE DIFFERENCES</b>	3	0	6	8	10.926.777	129.753
J.	<b>NEGATIVE FOREIGN EXCHANGE DIFFERENCES</b>	3	0	6	9	10.890.617	147.940
K.	<b>CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)</b>	3	0	7	0	10.000.811	8.863.743