

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 31.03.2025

(RSD thousand)

ITEM		ADP code				Amount	
						01.01.-31.03.2025	01.01.-31.03.2024
1		2				3	4
A.	<b>CASH FLOW FROM OPERATING ACTIVITIES</b>	3	0	0	1	<b>2.874.412</b>	<b>2.903.971</b>
I	Cash inflow from operating activities (from 3002 to 3005)						
1	Inflow from interest	3	0	0	2	2.158.295	2.260.144
2	Inflow from fees	3	0	0	3	714.295	641.838
3	Inflow from other operating income	3	0	0	4	1.822	1.989
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>1.814.921</b>	<b>1.662.595</b>
5	Outflow from interest	3	0	0	7	605.085	530.167
6	Outflow from fees	3	0	0	8	230.500	197.458
7	Outflow from gross salaries, salary compensations and other personal expenses	3	0	0	9	584.982	601.643
8	Outflow from taxes, contributions and other duties charged to expenses	3	0	1	0	18.620	31.326
9	Outflow from other operating expenses	3	0	1	1	375.734	302.001
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>1.059.491</b>	<b>1.241.376</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>1.142.169</b>	<b>1.826.135</b>
10	Decrease of loans and receivables from banks, other financial organisations, central bank and clients	3	0	1	5	5.646	1.810.148
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	1.136.523	15.987
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>0</b>	<b>0</b>
16	Increase of loans and receivables from banks, other financial organisations, central bank and clients	3	0	2	2	0	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	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>2.201.660</b>	<b>3.067.511</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	65.127	32.835
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>2.136.533</b>	<b>3.034.676</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>500.000</b>	<b>16</b>
I	Cash inflow from investing activities (from 3035 to 3039)						
1	Inflow from investments in investment securities	3	0	3	5	500.000	0
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	0	16
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>4.567.772</b>	<b>3.318.280</b>
6	Outflow from investments in investment securities	3	0	4	1	2.880.889	3.144.080
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	1.686.883	174.200
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	4.067.772	3.318.264
C.	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>						
I.	Cash inflow from financing activities (from 3049 to 3054)	3	0	4	8	53.604	37.406
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	53.604	37.406
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	299.077	601.317
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	222.016	528.168
10	Outflow from issued securities	3	0	5	9	0	0
11	Other outflow for financing activities	3	0	6	0	77.061	73.149
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	245.473	563.911
D.	<b>TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)</b>	3	0	6	3	4.570.185	4.767.528
E.	<b>TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)</b>	3	0	6	4	6.746.897	5.615.027
F.	<b>NET INCREASE IN CASH (3063 - 3064)</b>	3	0	6	5	0	0
G.	<b>NET DECREASE IN CASH (3064 - 3063)</b>	3	0	6	6	2.176.712	847.499
H.	<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>	3	0	6	7	14.626.375	12.519.167
I.	<b>POSITIVE FOREIGN EXCHANGE DIFFERENCES</b>	3	0	6	8	3.328.321	1.350.038
J.	<b>NEGATIVE FOREIGN EXCHANGE DIFFERENCES</b>	3	0	6	9	3.299.857	1.340.588
K.	<b>CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)</b>	3	0	7	0	12.478.127	11.681.118