

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 31.12.2023.

(in RSD thousand)

ITEM	ADP code	Amount	
		01.01.-31.12.2023	01.01.-31.12.2022
1	2	3	4
A.	CASH FLOW FROM OPERATING ACTIVITIES		
I.	Cash inflow from operating activities (from 3002 to 3005)	3 0 0 1	9,001,274 6,112,981
1	Inflow from interest	3 0 0 2	6,351,345 3,947,637
2	Inflow from fees	3 0 0 3	2,634,553 2,153,924
3	Inflow from other operating income	3 0 0 4	14,207 10,901
4	Inflow from dividends and profit sharing	3 0 0 5	1,169 519
II.	Cash outflow from operating activities (from 3007 to 3011)	3 0 0 6	5,284,520 3,810,345
5	Outflow from interest	3 0 0 7	1,467,825 794,632
6	Outflow from fees	3 0 0 8	740,451 570,108
7	Outflow from gross salaries, salary compensations and other personal expenses	3 0 0 9	1,780,684 1,376,237
8	Outflow from taxes, contributions and other duties charged to expenses	3 0 1 0	74,008 56,204
9	Outflow from other operating expenses	3 0 1 1	1,221,552 1,013,164
III.	Net cash inflow from operating activities before an increase or decrease of financial assets and financial liabilities (3001 - 3006)	3 0 1 2	3,716,754 2,302,636
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)	3 0 1 4	11,878,705 5,960,314
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 4,322
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	11,878,705 5,955,992
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	7,862,395 14,254,806
16	Increase of loans and receivables from banks, other financial organisations, central bank and clients	3 0 2 2	7,862,395 14,254,806
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	7,733,064 0
VIII.	Net cash outflow from operating activities before profit tax (3013 - 3012 + 3021 - 3014)	3 0 2 9	0 5,991,856
22	Profit tax paid	3 0 3 0	180,626 123,586
23	Dividends paid	3 0 3 1	0 0
IX.	Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3 0 3 2	7,552,438 0
X.	Net cash outflow for operating activities (3029 - 3028 + 3030 + 3031)	3 0 3 3	0 6,115,442

(in RSD thousand)

ITEM	ADP code	Amount					
		01.01.-31.12.2023	01.01.-31.12.2022				
1	2	3	4				
B.	CASH FLOW FROM INVESTING ACTIVITIES	3	0	3	4	1,234,676	557,424
I.	Cash inflow from investing activities (from 3035 to 3039)	3	0	3	5	1,216,000	400,000
1	Inflow from investments in investment securities	3	0	3	5	1,216,000	400,000
2	Inflow from sale of investments in subsidiaries and associates and joint ventures	3	0	3	6	3,187	0
3	Inflows from sale of intangible assets, property, plant and equipment	3	0	3	7	15,489	68,613
4	Inflows from sale of investment property	3	0	3	8	0	88,811
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	3,279,049	804,342
6	Outflow from investments in investment securities	3	0	4	1	2,173,580	0
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	1,105,469	804,342
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	2,044,373	246,918
C.	CASH FLOW FROM FINANCING ACTIVITIES	3	0	4	8	260,885	6,693,348
I.	Cash inflow from financing activities (from 3049 to 3054)	3	0	4	8	260,885	6,693,348
1	Inflow from capital increase	3	0	4	9	0	5,863,620
2	Inflow from subordinated liabilities	3	0	5	0	0	0
3	Inflow from loans	3	0	5	1	260,885	829,728
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	1,970,409	1,683,303
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	1,714,345	1,479,433
10	Outflow from issued securities	3	0	5	9	0	0
11	Other outflow for financing activities	3	0	6	0	256,064	203,870
III.	Net cash inflow from financing activities (3048 - 3055)	3	0	6	1	0	5,010,045
IV.	Net cash outflow for financing activities (3055 - 3048)	3	0	6	2	1,709,524	0
D.	TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)	3	0	6	3	22,375,540	19,324,067
E.	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)	3	0	6	4	18,576,999	20,676,382
F.	NET INCREASE IN CASH (3063 - 3064)	3	0	6	5	3,798,541	0
G.	NET DECREASE IN CASH (3064 - 3063)	3	0	6	6	0	1,352,315
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	3	0	6	7	8,737,872	10,069,676
I.	POSITIVE FOREIGN EXCHANGE DIFFERENCES	3	0	6	8	165,310	369,349
J.	NEGATIVE FOREIGN EXCHANGE DIFFERENCES	3	0	6	9	182,556	348,838
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)	3	0	7	0	12,519,167	8,737,872