

Registration number: 07601093	Activity code: 6419	Tax identification number: 100895809
Name: HALKBANK а.д. БЕОГРАД		
Head office: БЕЛГРАДЕ		

**CASH FLOW STATEMENT**  
in the period from 01.01. to 31.03.2024

(RSD thousand)

ITEM	ADP code	Amount	
		01.01.-31.03.2024	01.01.-31.03.2023
1	2	3	4
A. CASH FLOW FROM OPERATING ACTIVITIES			
I Cash inflow from operating activities (from 3002 to 3005)	3 0 0 1	<b>2,903,971</b>	<b>2,256,665</b>
1 Inflow from interest	3 0 0 2	2,260,144	1,677,192
2 Inflow from fees	3 0 0 3	641,838	575,788
3 Inflow from other operating income	3 0 0 4	1,989	3,685
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>1,662,595</b>	<b>1,210,678</b>
5 Outflow from interest	3 0 0 7	530,167	319,454
6 Outflow from fees	3 0 0 8	197,458	159,889
7 Outflow from gross salaries, salary compensations and other personal expenses	3 0 0 9	601,643	367,048
8 Outflow from taxes, contributions and other duties charged to expenses	3 0 1 0	31,326	20,131
9 Outflow from other operating expenses	3 0 1 1	302,001	344,156
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>1,241,376</b>	<b>1,045,987</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>1,826,135</b>	<b>2,901,037</b>
10 Decrease of loans and receivables from banks, other financial organisations, central bank and clients	3 0 1 5	1,810,148	2,901,037
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	15,987	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>0</b>	<b>4,686,933</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	4,686,933
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>3,067,511</b>	<b>0</b>
VIII Net cash outflow from operating activities before profit tax (3013 - 3012 + 3021 - 3014)	3 0 2 9	<b>0</b>	<b>739,909</b>
22 Profit tax paid	3 0 3 0	32,835	17,727
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>3,034,676</b>	<b>0</b>
X Net cash outflow for operating activities (3029 - 3028 + 3030 + 3031)	3 0 3 3	<b>0</b>	<b>757,636</b>
B. CASH FLOW FROM INVESTING ACTIVITIES			
I Cash inflow from investing activities (from 3035 to 3039)	3 0 3 4	<b>16</b>	<b>715,489</b>
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>3,318,280</b>	<b>646,761</b>
6 Outflow from investments in investment securities	3 0 4 1	3,144,080	501,944

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	174,200	144,817
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	68,728
IV	Net cash outflow for investing activities (3040 - 3034)	3	0	4	7	<b>3,318,264</b>	<b>0</b>
C.	CASH FLOW FROM FINANCING ACTIVITIES						
I.	Cash inflow from financing activities (from 3049 to 3054)	3	0	4	8	<b>37,406</b>	<b>101,689</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	37,406	101,689
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>601,317</b>	<b>655,586</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	528,168	608,218
10	Outflow from issued securities	3	0	5	9	0	0
11	Other outflow for financing activities	3	0	6	0	73,149	47,368
III	Net cash inflow from financing activities (3048 - 3055)	3	0	6	1	<b>0</b>	<b>0</b>
IV	Net cash outflow for financing activities (3055 - 3048)	3	0	6	2	<b>563,911</b>	<b>553,897</b>
D.	TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)	3	0	6	3	<b>4,767,528</b>	<b>5,974,880</b>
E.	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)	3	0	6	4	<b>5,615,027</b>	<b>7,217,685</b>
F.	NET INCREASE IN CASH (3063 - 3064)	3	0	6	5	<b>0</b>	<b>0</b>
G.	NET DECREASE IN CASH (3064 - 3063)	3	0	6	6	<b>847,499</b>	<b>1,242,805</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>1,350,038</b>	<b>55,308</b>
J.	NEGATIVE FOREIGN EXCHANGE DIFFERENCES	3	0	6	9	<b>1,340,588</b>	<b>75,385</b>
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)	3	0	7	0	<b>11,681,118</b>	<b>7,474,990</b>