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|-------------------------------|---------------------|--------------------------------------|
| Registration number: 07601093 | Activity Code: 6419 | Tax identification number: 100895809 |
| HALKBANK a.d.BEOGRAD | | |
| BELGRADE | | |

BALANCE SHEET
as at 31.12.2021

(in thousands of dinars)

| Group of accounts, account | ITEM | ADP code | Note number | 31.12.2021 | 31.12.2020 |
|--|---|----------------|-------------|-------------------|-------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| | ASSETS | | | | |
| 00 (without 002), 05 (except 050, 052 and part of 059), 07, 010, 025, 060, 085, 196, 296 and parts of account 009, 019, 029, 069, 089, 199 and 299 | Cash and assets held with the central bank | 0 0 0 1 | | 12,689,315 | 13,707,004 |
| | Pledged financial assets | 0 0 0 2 | | 0 | 1,200,000 |
| 125, 225 | Receivables from derivatives | 0 0 0 3 | | 901 | 0 |
| 120, 122, 124, 220, 222, 224, 129 и 229 | Securities | 0 0 0 4 | | 14,280,687 | 9,920,811 |
| 002, 01 (except 010 and part of 019), 020, 028, 050, 052, 06 (except 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductibles (SSKR-SS code 1 (without code 17), code 70 and parts of codes 71 and 74) and parts | Loans and receivables from banks and other financial organisations | 0 0 0 5 | | 3,838,517 | 2,398,670 |
| 01 (except 010 and part of 019), 020, 028, 06 (except 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductibles (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74) and parts of | Loans and receivables from clients | 0 0 0 6 | | 66,140,381 | 55,520,331 |
| 123 and 223 | Change in fair value of hedged items | 0 0 0 7 | | 0 | 0 |
| 126 and 226 | Receivables arising from hedging derivatives | 0 0 0 8 | | 0 | 0 |
| 130, 131, 230, 231 part of 139 and part 239 | Investments in associated companies and joint ventures | 0 0 0 9 | | 0 | 0 |
| 132, 232, part of 139 and part of 239 | Investments into subsidiaries | 0 0 1 0 | | 0 | 0 |
| 33 | Intangible investments | 0 0 1 1 | | 716,894 | 321,182 |
| 34 | Property, plant and equipment | 0 0 1 2 | | 1,481,391 | 1,367,676 |
| 35 | Investment property | 0 0 1 3 | | 126,688 | 133,306 |
| 034 and part of 039 | Current tax assets | 0 0 1 4 | | 0 | 0 |
| 37 | Deferred tax assets | 0 0 1 5 | | 48,224 | 62,393 |
| 36 | Non-current assets held for sale and discontinued operations | 0 0 1 6 | | 0 | 0 |
| 021, 022, 024, 027, 03 (except 034 and part of 039), 081, | Other assets | 0 0 1 7 | | 458,576 | 384,524 |
| | TOTAL ASSETS (from 0001 to 0017) | 0 0 1 8 | | 99,781,574 | 85,015,897 |
| | LIABILITIES | | | | |
| 411 and 511 | Liabilities arising from derivatives | 0 4 0 1 | | 0 | 1,266 |
| 40, 420, 421, 490, 50, 520, 521, 590, part of 193 and part of 293 as deductibles (SSKR – SS code 1 (without code 17), code 70 and parts of codes 71 and 74) | Deposits and other liabilities to banks, other financial organisations and central bank | 0 4 0 2 | | 7,644,590 | 10,355,655 |
| 40, 420, 421, 490, 50, 520, 521, 590, part of 193 and part of 293 as deductibles (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74) | Deposits and other liabilities to other clients | 0 4 0 3 | | 74,488,194 | 60,969,422 |
| 417 and 517 | Liabilities arising from hedging derivatives | 0 4 0 4 | | 0 | 0 |
| 418 and 518 | Change in fair value of hedged items | 0 4 0 5 | | 0 | 0 |
| 410, 412, 415, 423, 496, 510, 512, 515, 523, 596 and 127 and 227 as deductibles | Liabilities arising from securities | 0 4 0 6 | | 0 | 0 |
| 424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part 293 as deductibles | Subordinated liabilities | 0 4 0 7 | | 0 | 0 |
| 450,451, 452, 453 и 454 | Provisions | 0 4 0 8 | | 249,468 | 77,546 |
| 46 | Liabilities under assets held for sale and discontinued operations | 0 4 0 9 | | 0 | 0 |
| 455 | Current tax liabilities | 0 4 1 0 | | 58,589 | 7,656 |
| 47 | Deferred tax liabilities | 0 4 1 1 | | 0 | 0 |
| 426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 и 595 | Other liabilities | 0 4 1 2 | | 1,213,216 | 1,115,806 |
| | TOTAL LIABILITIES (from 0401 to 0412) | 0 4 1 3 | | 83,654,057 | 72,527,351 |
| | EQUITY | | | | |
| 80 | Share capital | 0 4 1 4 | | 12,499,049 | 8,972,603 |
| 128 | Own shares | 0 4 1 5 | | 0 | 0 |
| 83 | Profit | 0 4 1 6 | | 889,936 | 1,212,036 |
| 84 | Loss | 0 4 1 7 | | 0 | 0 |
| 81 and 82 – credit balance | Reserves | 0 4 1 8 | | 2,738,532 | 2,303,907 |
| 81 and 82 – debit balance | Unrealized losses | 0 4 1 9 | | 0 | 0 |
| | Non-controlling participation | 0 4 2 0 | | 0 | 0 |
| | TOTAL EQUITY (0414 - 0415 + 0416 - 0417 + 0418 - 0419 + 0420) ≥ 0 | 0 4 2 1 | | 16,127,517 | 12,488,546 |
| | TOTAL EQUITY SHORTFALL (0414 - 0415 + 0416 - 0417 + 0418 - 0419 + 0420) < 0 | 0 4 2 2 | | 0 | 0 |
| | TOTAL LIABILITIES AND EQUITY (0413 + 0421 - 0422) | 0 4 2 3 | | 99,781,574 | 85,015,897 |