

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 30.09.2025

A. CASH FLOW FROM DEPARTING ACTIVITIES 2 3 4								(RSD thousand)
A. CASH FLOW FROM DPERATINO ACTIVITIES 1	ITEM		ADP code				Amount	
Cash inflow from nearth and comparating activities from 5002 to 3005) 3 0 0 1 1 5.009.888 7.394.071		1			2			
1 Inflow from interest 2 pindow from fees 3 0 0 0 2 5,059,230 5,578,000 3 billow from celler operating prome 3 0 0 0 4 6,020 5,551 3 billow from other operating prome 3 0 0 0 4 6,020 5,551 4 high from celler operating prome 4 high from celler operating prome 5 0 0 0 5 6 5,651 5 0,000 7 10 10 10 10 10 10 10 10 10 10 10 10 10	A.		3	0	0	1	8.005.888	7.944.014
2	1		3	0	0	2	5 620 233	5 786 001
1.529 1.52	·							
Cash outflow from operating activities (from 3007 to 3011)	3			0	0	4		
S				0			0	346
6		, , ,		_	_	_		
7			_	-	_	_		
A								
9 Outlow from other operating expenses 9 Outlow from other operating expenses 11 Net cash inflow from other operating activities before an increase or of carease of financial isabets and financial isablities (2001 - 3006) 17 Net cash outlow from operating activities before an increase or of carease of operation of financial isablities (2006 - 3001) 18 Decrease of financial sassets and increase of inancial isablities (2006 - 3001) 19 Decrease of financial sassets and increase of inancial isablities (2006 - 3001) 10 Decrease of financial sassets and increase of inancial isablities (2006 - 3001) 11 Decrease of financial sassets and increase of inancial isablities (2006 - 3001) 11 Decrease of inancial sassets and increase of inancial isablities (2006 - 3001) 11 Decrease of inancial sassets and increase of inancial isablities (2006 - 3001) 11 Decrease of receivables bear of sasset (2007 - 3001) 12 Decrease of receivables bear of sasset (2007 - 3001) 12 Decrease of receivables bear of sasset (2007 - 3001) 13 Decrease of receivables bear of sasset (2007 - 3001) 14 Decrease of receivables bear of sasset (2007 - 3001) 15 Increase of receivables bear of sasset (2007 - 3001) 16 Increase of financial isablities (2006 - 3001) 17 Decrease of financial isablities (2006 - 3001) 18 Decrease of liabilities arising from hedging derivatives and change in fair value of hedged items. 19 Increase of liabilities arising from hedging derivatives and change in fair value of hedged items. 10 Increase of Inancial isablities (2007 - 3001) 18 Decrease of Inancial isablities (2007 - 3001) 19 Decrease of Inancial isablities (2007 - 3001) 19 Decrease of Inancial isablities (2007 - 3001) 10 Decrease of Inancial isablities (2007 - 3001) 11 Decrease of Inancial isablities (2007 - 3001) 12 Decrease of Inancial isablities (2007 - 3001) 13 O	7	personal expenses	3	0	0	9	2.088.833	1.919.701
Net cash inflow from operating activities before an increase or decrease of financial assets and financial labilities (2001 - 3006) Not cash outflow from operating activities before an increase or decrease of financial assets and financial labilities (1000 - 3001) Vocases of financial assets and increase of seases or decrease of financial labilities (1000 - 3015 to 3020) Vocases of financial assets and increase of financial labilities (1000 - 3015 to 3020) Decrease of financial assets and increase of financial labilities (1000 - 3015 to 3020) Decrease of financial assets and increase of financial increase of control bank and clients assets in thrended for investment of the sease of the financial increase of control bank and clients assets in thrended for investment of the sease of the financial increase of control bank and clients are financial individual to the financial organisations, central bank and clients and the financial individual to the financial		expenses		_				81.572
Mocrease of financial assets and financial liabilities (2001 - 3006) 3	9		3	0	1	1	1.130.774	956.499
V	III	decrease of financial assets and financial liabilities (3001 - 3006)	3	0	1	2	2.396.683	2.812.064
10	IV		3	0	1	3	0	0
10	V	· ·	3	0	1	4	12.403.224	3.394.758
11	10	Decrease of loans and receivables from banks, other financial	3	0	1	5	0	0
Decrease of receivables arising from hedging derivatives and change 3	11	Decrease of receivables based on securities and other financial	3	0	1	6	0	0
13	12	Decrease of receivables arising from hedging derivatives and change	3	0	1	7	0	0
144 Increase of other financial liabilities 3 0 1 9 0 0 0 0 0 0 0 0 0	13	Increase of deposits and other financial liabilities to banks, other	3	0	1	8	12 403 224	3 394 758
15				_				0.004.700
Increase of Inancial assets and decrease of financial liabilities (from 3022 to 3027) Increase of Inancial assets and decrease of financial and programs (some state of Journal of Increase of Inancial assets and decrease of financial and programs (some state of Journal of Increase of Inancial assets and Increase of Inancial and Increase of Inancial and Increase of Inancial and Increase of Inancial and Increase of Increase of Increase of receivables based on securities and other financial assets not intended for investment assets not intended for investment assets not intended for investment and Increase of I	14		3	0	1	9	0	0
16	15	fair value of hedged items	3	0	2	0	0	0
16	VI	3022 to 3027)	3	0	2	1	9.201.521	2.818.828
18	16	*	3	0	2	2	9.201.521	2.818.828
19	17		3	0	2	3	0	0
Financial organisations, central bank and clients	18		3	0	2	4	0	0
Decrease of other financial liabilities 3 0 2 6 0 0 0 0 0 0 0 0 0	19		3	0	2	5	0	0
VII	20		3	0	2	6	0	0
Net cash inflow from operating activities before profit tax (3012 - 3013 3 0 2 8 5.598.366 3.387.994	21		3	0	2	7	0	0
Net cash outflow from operating activities before profit tax (3013 - 3012 + 3021 - 3014) 3012 + 3021 - 3014 - 3021 - 302	VII	Net cash inflow from operating activities before profit tax (3012 - 3013	3	0	2	8	5.598.386	3.387.994
Solid Soli		·			_		0.000.000	0.001.001
Dividends paid 3 0 3 1 0 0 0 0 0 0 0 0 0		3012 + 3021 - 3014)						0
X							130.254	304.431
X Net cash outflow for operating activities (3029 - 3028 + 3030 + 3031) 3 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		·					5,468,132	3.083.563
B. Cash FLOW FROM INVESTING ACTIVITIES Cash inflow from investing activities (from 3035 to 3039) 1 Inflow from investments in investment securities 2 Inflow from sale of investments in subsidiaries and associates and joint ventures 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 0 0 5 Other inflows from investing activities 3 0 3 9 0 0 0 6 0 0 7 0 0 0 0 7 0 0 0 0 7 0 0 0 0 7 0 0 0 0		, , ,		0			0	0
I Cash inflow from investing activities (from 3035 to 3039) 1 Inflow from investments in investment securities 2 Inflow from sale of investments in subsidiaries and associates and joint ventures 3 0 3 5 1.100.000 2 Inflow from sale of investments in subsidiaries and associates and joint ventures 3 0 3 6 0 0 0 0 0 16 4 Inflows from sale of intangible assets, property, plant and equipment 4 Inflows from sale of investment property 5 Other inflows from investing activities 6 Outflow from investing activities (from 3041 to 3045) 7 Outflow from purchase of investments in subsidiaries and associates and joint ventures 8 Outflow for purchase of intangible assets, property, plant and 3 0 3 4 1 2 0 4.542		· · · · · · · · · · · · · · · · · · ·						
1 Inflow from investments in investment securities 3 0 3 5 1.100.000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	D. 		3	0	3	4	1.100.000	16
Inflow from sale of investments in subsidiaries and associates and joint ventures 3 0 3 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	ů	3	0	3	5	1.100.000	0
3	2		3	0	3	6	0	0
5 Other inflows from investing activities 3 0 3 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3		3	0	3	7	0	16
5 Other inflows from investing activities 3 0 3 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	Inflows from sale of investment property	3	0	3	8	0	0
6 Outflow from investments in investment securities 3 0 4 1 2.880.889 3.857.943 7 Outflow from purchase of investments in subsidiaries and associates and joint ventures 3 0 4 2 0 4.542 8 Outflow for purchase of intangible assets, property, plant and 3 0 4 3 2.670.783 614.616		Other inflows from investing activities		0			0	0
7 Outflow from purchase of investments in subsidiaries and associates and joint ventures 3 0 4 2 0 4.542 8 Outflow for purchase of intangible assets, property, plant and 3 0 4 3 2.670,783 614,616				_				4.477.101
and joint ventures 3 0 4 2 0 4.542 8 Outflow for purchase of intangible assets, property, plant and 3 0 4 3 2.670,783 614,616	6		3	0	4	1	2.880.889	3.857.943
8 1 26/0/831 614616	7	and joint ventures	3	0	4	2	0	4.542
	8		3	0	4	3	2.670.783	614.616

9	Outflow from nurshapp of investment property	3	0	1	4	0	0
	Outflow from purchase of investment property			4		0	0
10	Other outflow for investing activities	3	0	4	5		0
III	Net cash inflow from investing activities (3034 - 3040)	3	0		6	0	1 177 005
IV .	Net cash outflow for investing activities (3040 - 3034)	3	0	4	7	4.451.672	4.477.085
C.	CASH FLOW FROM FINANCING ACTIVITIES	3	0	4	8	1.073.441	78.089
l.	Cash inflow from financing activities (from 3049 to 3054)						
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	1.073.441	78.089
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	963.481	1.239.083
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	735.346	1.028.942
10	Outflow from issued securities	3	0	5	9	0	0
11	Other outflow for financing activities	3	0	6	0	228.135	210.141
III	Net cash inflow from financing activities (3048 - 3055)	3	0	6	1	109.960	0
IV	Net cash outflow for financing activities (3055 - 3048)	3	0	6	2	0	1.160.994
D.	TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)	3	0	6	3	22.582.553	11.416.877
E.	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 +		0	6	4	24 452 422	40.0=4.000
	3055)	3				21.456.133	13.971.393
F.	NET INCREASE IN CASH (3063 - 3064)	3	0	6	5	1.126.420	0
G.	NET DECREASE IN CASH (3064 - 3063)	3	0	6	6	0	2.554.516
H.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE		0	6	7	44.000.0==	40.540.40
	YEAR	3				14.626.375	12.519.167
l.	POSITIVE FOREIGN EXCHANGE DIFFERENCES	3	0	6	8	8.388.362	10.926.777
J.	NEGATIVE FOREIGN EXCHANGE DIFFERENCES	3	0	6	9	8.343.635	10.890.617
	CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-		0	7	0		
K.	3066+3067+3068-3069)	3				15.797.522	10.000.811