

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

(RSD thousand)

ITEM		ADP code				Amount	
						01.01.-30.09.2025	01.01.-30.09.2024
1		2				3	4
A.	CASH FLOW FROM OPERATING ACTIVITIES						
I	Cash inflow from operating activities (from 3002 to 3005)	3	0	0	1	8.005.888	7.944.014
1	Inflow from interest	3	0	0	2	5.629.233	5.786.091
2	Inflow from fees	3	0	0	3	2.370.395	2.151.726
3	Inflow from other operating income	3	0	0	4	6.260	5.851
4	Inflow from dividends and profit sharing	3	0	0	5	0	346
II	Cash outflow from operating activities (from 3007 to 3011)	3	0	0	6	5.609.205	5.131.950
5	Outflow from interest	3	0	0	7	1.534.391	1.480.285
6	Outflow from fees	3	0	0	8	776.552	693.893
7	Outflow from gross salaries, salary compensations and other personal expenses	3	0	0	9	2.088.833	1.919.701
8	Outflow from taxes, contributions and other duties charged to expenses	3	0	1	0	78.655	81.572
9	Outflow from other operating expenses	3	0	1	1	1.130.774	956.499
III	Net cash inflow from operating activities before an increase or decrease of financial assets and financial liabilities (3001 - 3006)	3	0	1	2	2.396.683	2.812.064
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	12.403.224	3.394.758
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	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	12.403.224	3.394.758
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	9.201.521	2.818.828
16	Increase of loans and receivables from banks, other financial organisations, central bank and clients	3	0	2	2	9.201.521	2.818.828
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	5.598.386	3.387.994
VIII	Net cash outflow from operating activities before profit tax (3013 - 3012 + 3021 - 3014)	3	0	2	9	0	0
22	Profit tax paid	3	0	3	0	130.254	304.431
23	Dividends paid	3	0	3	1	0	0
IX	Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3	0	3	2	5.468.132	3.083.563
X	Net cash outflow for operating activities (3029 - 3028 + 3030 + 3031)	3	0	3	3	0	0
B.	CASH FLOW FROM INVESTING ACTIVITIES						
I	Cash inflow from investing activities (from 3035 to 3039)	3	0	3	4	1.100.000	16
1	Inflow from investments in investment securities	3	0	3	5	1.100.000	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	5.551.672	4.477.101
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 equipment	3	0	4	3	2.670.783	614.616

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	4.451.672	4.477.085
C.	CASH FLOW FROM FINANCING ACTIVITIES						
I.	Cash inflow from financing activities (from 3049 to 3054)	3	0	4	8	1.073.441	78.089
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 + 3055)	3	0	6	4	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 YEAR	3	0	6	7	14.626.375	12.519.167
I.	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
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)	3	0	7	0	15.797.522	10.000.811