HALKBANK Beograd

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 30.06.2026

(RSD thousand)

ITEM		ADP code				Amount	
						01.01.-30.06.2026	01.01.-30.06.2025
1		2				3	4
A. I	**CASH FLOW FROM OPERATING ACTIVITIES** Cash inflow from operating activities (from 3002 to 3005)	3	0	0	1	**5.852.853**	**5.300.175**
1	Inflow from interest	3	0	0	2	4.029.480	3.773.946
2	Inflow from fees	3	0	0	3	1.814.722	1.520.877
3	Inflow from other operating income	3	0	0	4	8.651	5.352
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	**4.383.438**	**3.798.017**
5	Outflow from interest	3	0	0	7	1.114.003	1.018.352
6	Outflow from fees	3	0	0	8	654.105	485.422
7	Outflow from gross salaries, salary compensations and other personal expenses	3	0	0	9	1.715.589	1.467.072
8	Outflow from taxes, contributions and other duties charged to expenses	3	0	1	0	72.320	40.697
9	Outflow from other operating expenses	3	0	1	1	827.421	786.474
III	Net cash inflow from operating activities before an increase or decrease of financial assets and financial liabilities (3001 - 3006)	3	0	1	2	**1.469.415**	**1.502.158**
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	**5.042.426**	**5.306.304**
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	5.042.426	5.306.304
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	**7.396.901**	**5.615.685**
16	Increase of loans and receivables from banks, other financial organisations, central bank and clients	3	0	2	2	7.396.901	5.615.685
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	**0**	**1.192.777**
VIII	Net cash outflow from operating activities before profit tax (3013 - 3012 + 3021 - 3014)	3	0	2	9	**885.060**	**0**
22	Profit tax paid	3	0	3	0	102.349	130.254
23	Dividends paid	3	0	3	1	0	0
IX	Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3	0	3	2	**0**	**1.062.523**
X	Net cash outflow for operating activities (3029 - 3028 + 3030 + 3031)	3	0	3	3	**987.409**	**0**
B. I	**CASH FLOW FROM INVESTING ACTIVITIES** Cash inflow from investing activities (from 3035 to 3039)	3	0	3	4	**3.468.170**	**500.000**
1	Inflow from investments in investment securities	3	0	3	5	3.450.000	500.000
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	18.170	0
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	**3.896.943**	**4.927.630**
6	Outflow from investments in investment securities	3	0	4	1	3.158.621	2.880.889
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	738.322	2.046.741

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	**428.773**	**4.427.630**
C. I.	**CASH FLOW FROM FINANCING ACTIVITIES** Cash inflow from financing activities (from 3049 to 3054)	3	0	4	8	**3.542.588**	**78.678**
1	Inflow from capital increase	3	0	4	9	3.521.700	0
2	Inflow from subordinated liabilities	3	0	5	0	0	0
3	Inflow from loans	3	0	5	1	20.888	78.678
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	**783.674**	**647.159**
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	614.336	497.404
10	Outflow from issued securities	3	0	5	9	0	0
11	Other outflow for financing activities	3	0	6	0	169.338	149.755
III	Net cash inflow from financing activities (3048 - 3055)	3	0	6	1	**2.758.914**	**0**
IV	Net cash outflow for financing activities (3055 - 3048)	3	0	6	2	**0**	**568.481**
D.	**TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)**	3	0	6	3	**17.906.037**	**11.185.157**
E.	**TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)**	3	0	6	4	**16.563.305**	**15.118.745**
F.	**NET INCREASE IN CASH (3063 - 3064)**	3	0	6	5	**1.342.732**	**0**
G.	**NET DECREASE IN CASH (3064 - 3063)**	3	0	6	6	**0**	**3.933.588**
H.	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**	3	0	6	7	**12.537.904**	**14.626.375**
I.	**POSITIVE FOREIGN EXCHANGE DIFFERENCES**	3	0	6	8	**6.341.262**	**6.538.123**
J.	**NEGATIVE FOREIGN EXCHANGE DIFFERENCES**	3	0	6	9	**6.343.643**	**6.510.356**
K.	**CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)**	3	0	7	0	**13.878.255**	**10.720.554**