HALKBANK
Beograd

Registration number: 07601093	Activity Code: 6419	Tax identification number: 100895809
Name: HALKBANK a.d. BEOGRAD		
Head office: BELGRADE		

INCOME STATEMENT

in the period from 01.01. to 30.09.2026

(RSD thousand)

Group of accounts, account	ITEM	ADP code				Note number	01.01.-30.09.2026	01.01.-30.09.2025
1	2	3				4	5	6
70	Interest income	1	0	0	1		6,255,504	5,578,217
60	Interest expenses	1	0	0	2		2,205,763	1,615,599
Net interest income (1001 - 1002)		1	0	0	3		**4,049,741**	**3,962,618**
Net interest expenses (1002 - 1001)		1	0	0	4		**0**	**0**
71	Fee and commission income	1	0	0	5		2,828,777	2,384,431
61	Fee and commission expenses	1	0	0	6		1,067,379	776,937
Net fee and commission income (1005-1006)		1	0	0	7		**1,761,398**	**1,607,494**
Net fee and commission expenses (1006-1005)		1	0	0	8		**0**	**0**
774 - 674 + 776 - 676 + 777 -677	Net profit from the change in fair value of financial instruments	1	0	0	9		0	0
674 - 774 + 676 - 776 + 677 - 777	Net losses on change in fair value of financial instruments	1	0	1	0		4,324	3,168
727 + 728 - 627 - 628	Net gain from reclassification of financial instruments	1	0	1	1		0	0
627 + 628 - 727 - 728	Net loss from reclassification of financial instruments	1	0	1	2		0	0
720 - 620 + 721 - 621	Net gain from derecognition of financial instruments measured at fair value	1	0	1	3		0	44
620 - 720 + 621 - 721	Net loss from derecognition of financial instruments measured at fair value	1	0	1	4		0	0
775 - 675 + 770 - 670	Net gains from hedging	1	0	1	5		0	0
675 - 775 + 670 - 770	Net losses on hedging	1	0	1	6		0	0
78 - 68	Net exchange rate gains and contracted currency clause effects	1	0	1	7		30,373	44,727
68 - 78	Net exchange rate losses and contracted currency clause effects	1	0	1	8		0	0
750 - 650 + 751 - 651 + 756 - 656 + 760 - 660 + 729 - 629	Net income from impairment of financial assets not measured at fair value through income statement	1	0	1	9		0	0
650 - 750 + 651 - 751 + 656 - 756 + 660 - 760 + 629 - 729	Net expenses from impairment of financial assets not measured at fair value through income statement	1	0	2	0		249,453	167,221
726 - 626	Net gains from derecognition of financial instruments measured at amortised cost	1	0	2	1		0	0
626 - 726	Net loss from derecognition of financial instruments measured at amortised cost	1	0	2	2		0	0
723 - 623	Net gains from derecognition of investments in associated undertakings and joint ventures	1	0	2	3		0	0
623 - 723	Net loss from derecognition of investments in associated undertakings and joint ventures	1	0	2	4		0	0
74, 766	Other operating income	1	0	2	5		30,797	7,131
TOTAL NET OPERATING INCOME (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) ≥ 0		1	0	2	6		**5,618,532**	**5,451,625**
TOTAL NET OPERATING EXPENSES (1003 - 1004 + 1007 - 1008 + 1009 - 1010 + 1011 - 1012 + 1013 - 1014 + 1015 - 1016 + 1017 - 1018 + 1019 - 1020 + 1021 - 1022 + 1023 - 1024 + 1025) < 0		1	0	2	7		**0**	**0**
63, 655 - 755	Salaries, salary compensations and other personal expenses	1	0	2	8		2,323,465	2,024,929
642	Depreciation costs	1	0	2	9		670,623	611,222
752, 753, 761, 762, 767, 768, 773	Other income	1	0	3	0		82,800	28,171
64 (except 642) 652, 653, 661, 662, 667, 668,673	Other expenses	1	0	3	1		1,208,704	1,144,792
PROFIT BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 -1031) ≥ 0		1	0	3	2		**1,498,540**	**1,698,853**
LOSSES BEFORE TAX (1026 - 1027 - 1028 - 1029 + 1030 -1031) < 0		1	0	3	3		**0**	**0**
850	Profit tax	1	0	3	4		107,085	158,557
861	Gains from deferred taxes	1	0	3	5		0	0
860	Losses on deferred taxes	1	0	3	6		0	0
PROFIT AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) ≥ 0		1	0	3	7		**1,391,455**	**1,540,296**
LOSSES AFTER TAX (1032 - 1033 - 1034 + 1035 - 1036) < 0		1	0	3	8		**0**	**0**
769 - 669	Net profit from discontinued operations	1	0	3	9		0	0
669 - 769	Net losses on discontinued operations	1	0	4	0		0	0
COMPREHENSIVE INCOME FOR THE PERIOD – GAINS (1037 - 1038 + 1039 - 1040) ≥ 0		1	0	4	1		**1,391,455**	**1,540,296**
COMPREHENSIVE INCOME FOR THE PERIOD – LOSS (1037 - 1038 + 1039 - 1040) < 0		1	0	4	2		**0**	**0**
	Profit belonging to a parent entity	1	0	4	3			
	Profit belonging to non-controlling owners	1	0	4	4			
	Losses belonging to a parent entity	1	0	4	5			
	Losses belonging to non-controlling owners	1	0	4	6			
	EARNINGS PER SHARE							
	Basic earnings per share (in dinars, without paras)	1	0	4	7			
	Diluted earnings per share (in dinars, without paras)	1	0	4	8			