

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

## **BALANCE SHEET** as at 31.12.2024

							(R	SD thousand)
Group of accounts, account	ITEM		ADP	code		Note number	31.12.2024	31.12.2023
1	2 ASSETS			3 I		4	5	6
00 (excluding 002), 010, 025, 05 (excluding 050, 052 and part of 059), 060, 07, 085, 196, 296 and parts of account 009, 019, 029, 069, 089, 199, 299	Cash and balances with the central bank	0	0	0	1		19,509,120	16,729,593
	Pledged financial assets	0	0	0	2		0	C
125, 225	Derivative receivables	0	0	0	3		1,538	5,195
120, 122, 124, 220, 222, 224, 129 and 229	Securities	0	0	0	4		18,571,410	13,713,114
002, 01 (excluding 010 and part of 019), 020, 028, 050, 052, 06 (excluding 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductibles (SSKR – Sectoral breakdown code 1 excluding code 17, code 70 and parts of codes 71 and 74) and parts of accounts 009, 029, 059, 089, 199, 299	Loans and receivables from banks and other financial organisations	0	0	0	5		7,206,275	13,924,349
01, (excluding 010 and part of 019), 020, 028, 06 (excluding 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, 493 and 593 as deductibles (SSKR – Sectoral breakdown code 17 and all other codes ex	Loans and receivables from clients	0	0	0	6		88,246,397	78,324,435
123 and 223	Changes in fair value of items being subject to hedging	0	0	0	7		0	O
126 and 226	Receivables under derivatives intended for hedging	0	0	0	8		0	C
130, 131, 230, 231, part of 139, and part of 239	Investments in associated undertakings and joint ventures	0	0	0	9		0	C
132, 232, part of 139, and part of 239	Investments in subsidiaries	0	0	1	0		0	C
33	Intangible assets	0	0	1	1		1,998,753	1,619,806
34	Property, plant and equipment	0	0	1	2		1,948,012	2,066,194
35 034 and 039	Investment property Current tax assets	0	0	1	3		113,938 34,033	121,201
37	Deferred tax assets	0	0	1	5		45,849	53,076
36	Non-current assets held for sale and discontinued operations	0	0	1	6		0	0
021, 022, 024, 027, 03 (excluding 034 and part of 039), 081, 082, 084, 087, 09, 134, 192, 194, 195, 234, 292, 294, 295, 30, 38 and parts of accounts 029, 089, 139, 199, 239 μ 299	Other assets	0	0	1	7		935,972	1,173,418
TOTAL ASSETS (I	from 0001 to 0017)	0	0	1	8		138,611,297	127,730,381
	LIABILITIES							
411 and 511	Derivative liabilities	0	4	0	1		79	C
40, 420, 421, 490, 50, 520, 521, 590, part of 193 and part of 293 as deductibles (SSKR Form – Sectoral breakdown code 1 (excluding code 17) and code 70, and parts of codes 71 and 74)	Deposits and other financial liabilities to banks, other financial organisations and the central bank	0	4	0	2		7,075,982	8,259,225
40, 420, 421, 490, 50, 520, 521, 590, part of 193 and part of 293 as deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes, excluding code 70, and parts of codes 71 and 74)	Deposits and other financial liabilities to other clients	0	4	0	3		101,689,129	92,066,727
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes,		0	4	0	3		101,689,129	
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes, excluding code 70, and parts of codes 71 and 74)	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to							
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging	0	4	0	4 5		0	C
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to	0	4	0	4		0	C
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging	0	4	0	4 5		0	C C
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74) 417 and 517 418 and 518 410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles 424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities	0 0	4 4	0 0	4 5 6		0 0	C C C
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and	0 0 0	4 4 4	0 0 0	4 5 6		0 0 0	92,066,727 0 0 0 0 110,478
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions	0 0 0	4 4 4	0 0 0 0	4 5 6 7 8		0 0 0 0 84,194	C C C
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations	0 0 0 0 0	4 4 4 4	0 0 0 0 0 0	4 5 6 7 8		0 0 0 0 84,194	0 0 0 0 0 110,478
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454  46  455  47  426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities	0 0 0 0 0 0 0	4 4 4 4	0 0 0 0 0 0	4 5 6 7 8 9		0 0 0 0 0 84,194 0	110,478 0 130,711
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454  46  455  47  426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities  Deferred tax liabilities	0 0 0 0 0 0 0 0 0	4 4 4 4 4	0 0 0 0 0 1 1 1 1	4 5 6 7 8 9 0 1		0 0 0 0 84,194 0 0 0 2,015,561	0 0 0 0 110,478 0 130,711
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454  46  455  47  426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities  Deferred tax liabilities	0 0 0 0 0 0 0 0	4 4 4 4 4	0 0 0 0 0 1 1	4 5 6 7 8 9 0		0 0 0 0 0 84,194 0	110,478 0 130,711
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454  46  455  47  426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities  Deferred tax liabilities  Other liabilities	0 0 0 0 0 0 0 0 0	4 4 4 4 4	0 0 0 0 0 1 1 1 1	4 5 6 7 8 9 0 1		0 0 0 0 84,194 0 0 0 2,015,561	0 0 0 0 110,478 0 130,711
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454  46  455  47  426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595  TOTAL LIABILITIES (from 0401 to 0412)	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities  Deferred tax liabilities  Other liabilities  CAPITAL	0 0 0 0 0 0 0 0 0 0	4 4 4 4 4 4	0 0 0 0 1 1 1 1 1	4 5 6 7 8 9 0 1 2 3 3		0 0 0 0 84,194 0 0 2,015,561 110,864,945	110,478 (130,711) (2,637,588
deductibles (SSKR Form – Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454  46  455  47  426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595  TOTAL LIABILITIES (from 0401 to 0412)  80  128	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities  Deferred tax liabilities  Other liabilities  CAPITAL  Share capital  Own shares  Profit	0 0 0 0 0 0 0 0 0	4 4 4 4 4 4 4 4	0 0 0 0 0 1 1 1 1	4 5 6 7 8 9 0 1 2 3 4 5 6 6		0 0 0 0 84,194 0 0 0 2,015,561 110,864,945	110,478 (130,711) (130,711) (130,711) (103,204,728) (18,362,668)
deductibles (SSKR Form — Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450, 451, 452, 453 and 454  46  455  47  426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595  TOTAL LIABILITIES (from 0401 to 0412)  80  128  83  84	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities  Deferred tax liabilities  Other liabilities  CAPITAL  Share capital  Own shares  Profit  Loss	0 0 0 0 0 0 0 0 0	4 4 4 4 4 4 4	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	4 5 6 7 7 8 9 0 1 1 2 3 4 5 6 6 7 7		0 0 0 0 84,194 0 0 2,015,561 110,864,945 18,362,669 0 2,358,169	110,478 (130,711) (130,7472) (103,204,729) (18,362,669) (12,128,59)
deductibles (SSKR Form — Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454  46  455  TOTAL LIABILITIES (from 0401 to 0412)  80  128  83  84  81 and 82 – credit balance	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities  Deferred tax liabilities  Other liabilities  CAPITAL  Share capital  Own shares  Profit	0 0 0 0 0 0 0 0 0	4 4 4 4 4 4 4 4	0 0 0 0 0 1 1 1 1	4 5 6 7 8 9 0 1 2 3 4 5 6 6		0 0 0 0 84,194 0 0 2,015,561 110,864,945 18,362,669 0 2,358,169	110,478 (130,711) (130,7472) (103,204,729) (18,362,669) (12,128,59)
deductibles (SSKR Form — Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454  46  455  47  426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595  TOTAL LIABILITIES (from 0401 to 0412)  80  128  83  84  81 and 82 — credit balance  81 and 82 — credit balance  81 and 82 — debit balance  80-controlling participation	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities  Deferred tax liabilities  Other liabilities  CAPITAL  Share capital  Own shares  Profit  Loss  Reserves	0 0 0 0 0 0 0 0 0	4 4 4 4 4 4 4	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	4 5 6 7 8 9 0 1 1 2 3 4 5 6 7 8		0 0 0 0 84,194 0 0 2,015,561 110,864,945 18,362,669 0 2,358,169 0 7,025,514	110,478 (130,711) (2,637,588 103,204,725 (18,362,668 (12,128,591)
deductibles (SSRR Form — Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450, 451, 452, 453 and 454  46  455  TOTAL LIABILITIES (from 0401 to 0412)  80  128  83  84  81 and 82 — credit balance  81 and 82 — credit balance	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities  Deferred tax liabilities  Other liabilities  CAPITAL  Share capital  Own shares  Profit  Loss  Reserves  Unrealised losses	0 0 0 0 0 0 0 0 0 0	4 4 4 4 4 4 4	0 0 0 0 0 1 1 1 1 1 1 1 1	4 5 6 7 8 9 0 1 1 2 3 4 5 6 7 8 9		0 0 0 0 84,194 0 0 2,015,561 110,864,945 18,362,669 0 2,358,169 0 7,025,514	110,478 (130,711) (130,711) (130,74,728) 18,362,668 (14,034,392) (14,034,392) (16,001)
deductibles (SSKR Form — Sectoral breakdown code 17 and all other codes excluding code 70, and parts of codes 71 and 74)  417 and 517  418 and 518  410, 412, 415, 423, 496, 510, 512, 515, 523, 596 и 127 and 227 as deductibles  424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductibles  450,451, 452, 453 and 454  46  455  47  426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595  TOTAL LIABILITIES (from 0401 to 0412)  80  128  83  84  81 and 82 — credit balance  81 and 82 — credit balance  Non-controlling participation  TOTAL CAPITAL CAPITAL	clients  Liabilities arising from hedging derivatives  Changes in fair value of items being subject to hedging  Liabilities under securities  Subordinated liabilities  Provisions  Liabilities in respect of assets held for sale and discontinued operations  Current tax liabilities  Deferred tax liabilities  Other liabilities  CAPITAL  Share capital  Own shares  Profit  Loss  Reserves  Unrealised losses	0 0 0 0 0 0 0 0 0 0	4 4 4 4 4 4 4 4 4	0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	4 5 6 7 8 9 0 1 1 2 3 4 5 6 6 7 8 9 9 0		0 0 0 0 84,194 0 0 2,015,561 110,864,945 18,362,669 0 2,358,169 0 7,025,514 0	110,478 0 130,711 0 2,637,588