

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 31.03.2026

(RSD thousand)

ITEM	ADP code	Amount	
		01.01.-31.03.2026	01.01.-31.03.2025
1	2	3	4
A. CASH FLOW FROM OPERATING ACTIVITIES			
I Cash inflow from operating activities (from 3002 to 3005)	3 0 0 1	3.123.929	2.874.412
1 Inflow from interest	3 0 0 2	2.267.715	2.158.295
2 Inflow from fees	3 0 0 3	851.875	714.295
3 Inflow from other operating income	3 0 0 4	4.339	1.822
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	1.964.111	1.814.921
5 Outflow from interest	3 0 0 7	566.462	605.085
6 Outflow from fees	3 0 0 8	296.169	230.500
7 Outflow from gross salaries, salary compensations and other personal expenses	3 0 0 9	683.424	584.982
8 Outflow from taxes, contributions and other duties charged to expenses	3 0 1 0	36.252	18.620
9 Outflow from other operating expenses	3 0 1 1	381.804	375.734
III Net cash inflow from operating activities before an increase or decrease of financial assets and financial liabilities (3001 - 3006)	3 0 1 2	1.159.818	1.059.491
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	1.014.737	1.142.169
10 Decrease of loans and receivables from banks, other financial organisations, central bank and clients	3 0 1 5	0	5.646
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	1.014.737	1.136.523
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	532.649	0
16 Increase of loans and receivables from banks, other financial organisations, central bank and clients	3 0 2 2	532.649	0
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	1.641.906	2.201.660
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	51.174	65.127
23 Dividends paid	3 0 3 1	0	0
IX Net cash inflow from operating activities (3028 - 3029 - 3030 - 3031)	3 0 3 2	1.590.732	2.136.533
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	3.450.000	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	0	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	3.414.368	4.567.772
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	255.747	1.686.883

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	35.632	0
IV	Net cash outflow for investing activities (3040 - 3034)	3	0	4	7	0	4.067.772
C.	CASH FLOW FROM FINANCING ACTIVITIES						
I.	Cash inflow from financing activities (from 3049 to 3054)	3	0	4	8	0	53.604
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	0	53.604
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	278.981	299.077
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	189.262	222.016
10	Outflow from issued securities	3	0	5	9	0	0
11	Other outflow for financing activities	3	0	6	0	89.719	77.061
III	Net cash inflow from financing activities (3048 - 3055)	3	0	6	1	0	0
IV	Net cash outflow for financing activities (3055 - 3048)	3	0	6	2	278.981	245.473
D.	TOTAL CASH INFLOW (3001 + 3014 + 3034 + 3048)	3	0	6	3	7.588.666	4.570.185
E.	TOTAL CASH OUTFLOW (3006 + 3021 + 3030 + 3031 + 3040 + 3055)	3	0	6	4	6.241.283	6.746.897
F.	NET INCREASE IN CASH (3063 - 3064)	3	0	6	5	1.347.383	0
G.	NET DECREASE IN CASH (3064 - 3063)	3	0	6	6	0	2.176.712
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	3.407.220	3.328.321
J.	NEGATIVE FOREIGN EXCHANGE DIFFERENCES	3	0	6	9	3.416.333	3.299.857
K.	CASH AND CASH EQUIVALENTS AT END-PERIOD (3065-3066+3067+3068-3069)	3	0	7	0	13.876.174	12.478.127