

**HIPOTEKARNA
BANKA***Vama posvećena*

No.	Assets:	30-Sep-2024
1.	Cash and Deposit Accounts with Depository	191,754
2.	Financial assets at amortized cost	803,985
2.a.	Loans and receivables from banks	154,001
2.b.	Loans and receivables from clients	258,667
2.c.	Securities	388,364
2.d.	Other financial assets	2,953
3.	Financial assets at fair value through other comprehensive income	6,829
3.a.	Loans and receivables from banks	0
3.b.	Loans and receivables from clients	0
3.c.	Securities	6,829
3.d.	Other financial assets	0
4.	Financial assets held for trading	0
4.a.	Loans and receivables from banks	0
4.b.	Loans and receivables from clients	0
4.c.	Securities	0
4.d.	Other financial assets	0
5.	Financial assets at fair value through profit and loss, which are not held for trading	0
5.a.	Loans and receivables from banks	0
5.b.	Loans and receivables from clients	0
5.c.	Securities	0
5.d.	Other financial assets	0
6.	Derivatives that are kept for risk protection	0
7.	Changes in fair value items that are subject to risk protection	0
8.	Investments in associates, subsidiaries and joint ventures using the equity method	0
9.	Investment property	0
10.	Property, plant and equipment	9,926
11.	Intangible assets	2,535
12.	Current tax assets	0
13.	Deferred tax assets	43
14.	Fixed assets intended for sale and assets that are being discontinued	0
15.	Other assets	4,912
16.	Total Assets	1,019,985
Liabilities:		
17.	Financial liabilities at amortized cost	875,147
17.a.	Deposits from banks and central banks	6,649
17.b.	Client deposits	858,103
17.c.	Loans from banks and central banks (borrowings)	0
17.d.	Loans from clients which are not banks (borrowings)	9,986
17.e.	Securities	0
17.f.	Other financial liabilities	408
18.	Financial liabilities held for trading	0
18.a.	Deposits from banks and central banks	0
18.b.	Client deposits	0
18.c.	Loans from banks and central banks (borrowings)	0
18.d.	Loans from clients which are not banks (borrowings)	0
18.e.	Securities	0
18.f.	Other financial liabilities	0
19.	Financial liabilities that are not traded and are valued at fair value through profit and loss account	0
19.a.	Deposits from banks and central banks	0
19.b.	Client deposits	0
19.c.	Loans from banks and central banks (borrowings)	0
19.d.	Loans from clients which are not banks (borrowings)	0
19.e.	Other financial liabilities	0
20.	Derivative financial liabilities as an instrument of protection	0
21.	Changes in the fair value of items that are subject to risk protection	0
22.	Reserves	1,086
23.	Liabilities on assets held for sale and assets that are being discontinued	0
24.	Current tax liabilities	0
25.	Deferred tax liabilities	15
26.	Other liabilities	36,442
27.	Subordinated debt	13,111
28.	Total Liabilities	925,799
Capital:		
29.	Share capital	52,362
30.	Emission premiums	0
31.	Non-allocated profit	22,615
32.	Profit / loss for the current year	18,571
33.	Other reserves	638
34.	Interests without controlling influence in equity	0
35.	Total Capital: (29 through 34)	94,186
36.	Total Liabilities and Capital: (28 + 35)	1,019,985



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No.	POSITION	01.01.2024-30.09.2024
1.	Interest and similar income	23,986
2.	Interest income on impaired loans	606
3.	Interest and similar expenses	1,549
I.	Net Interest Income (1 + 2 - 3)	23,042
4.	Fees from Income	24,693
5.	Fee expense	14,026
II.	Net Fee Income/Expense (4-5)	10,667
	Net profit / loss due to the cessation of recognition of financial instruments that are not valued at fair value through profit and loss account	
6.		-13
7.	Net gain / loss on financial instruments held for trading	2,425
	Net profit / losses on financial instruments at fair value through profit and loss, which are not held for trading	
8.		0
9.	Change in fair value in risk accounting (hedging)	0
10.	Foreign currency exchange revenues/losses	892
11.	Net gain / loss on the expiry of recognition of other assets	199
12.	Other income	107
13.	Personnel expenses	6,296
14.	Amortisation expense	2,158
15.	General and administrative expenses	8,212
16.	Net gains / losses on modification and reclassification of financial instru	0
	Net income / expense on impairment of financial instruments that are not valued at fair value through profit and loss account	
17.		1,970
18.	Provisions losses	-4
19.	Other expenses	95
III.	Net Income/Loss Before Extraordinary Items	18,592
21.	Income tax expense	21
22.	Net Profit/Loss	18,571