

No.	Assets:	31-Dec-2024
1.	Cash and Deposit Accounts with Depository	274,038
2.	Financial assets at amortized cost	792,966
2.a.	Loans and receivables from banks	118,561
2.b.	Loans and receivables from clients	269,565
2.c.	Securities	401,517
2.d.	Other financial assets	3,323
3.	Financial assets at fair value through other comprehensive income	6,817
3.a.	Loans and receivables from banks	0
3.b.	Loans and receivables from clients	0
3.c.	Securities	6,817
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	10,403
11.	Intangible assets	2,770
12.	Current tax assets	0
13.	Deferred tax assets	23
14.	Fixed assets intended for sale and assets that are being discontinued	0
15.	Other assets	4,785
16.	Total Assets	1,091,801
	Liabilities:	
17.	Financial liabilities at amortized cost	952,502
17.a.	Deposits from banks and central banks	36,195
17.b.	Client deposits	897,102
17.c.	Loans from banks and central banks (borrowings)	4,500
17.d.	Loans from clients which are not banks (borrowings)	14,257
17.e.	Securities	0
17.f.	Other financial liabilities	447
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	1,542
23.	Liabilities on assets held for sale and assets that are being discontinued	0
24.	Current tax liabilities	3,507
25.	Deferred tax liabilities	72
26.	Other liabilities	26,917
27.	Subordinated debt	13,271
28.	Total Liabilities	997,810
	Capital:	
29.	Share capital	52,362
30.	Emission premiums	0
31.	Non-allocated profit	22,614
32.	Profit / loss for the current year	18,461
33.	Other reserves	553
34.	Interests without controlling influence in equity	0
35.	Total Capital: (29 through 34)	93,991
36.	Total Liabilities and Capital: (28 + 35)	1,091,801



**HIPOTEKARNA
BANKA**

Vama posvećena

No.	POSITION	01.01.2024-31.12.2024
1.	Interest and similar income	32,150
2.	Interest income on impaired loans	790
3.	Interest and similar expenses	2,096
I.	Net Interest Income (1 + 2 - 3)	30,844
4.	Fees from Income	32,226
5.	Fee expense	18,670
II.	Net Fee Income/Expense (4-5)	13,556
6.	Net profit / loss due to the cessation of recognition of financial instruments that are not valued at fair value through profit and loss account	-171
7.	Net gain / loss on financial instruments held for trading	2,521
8.	Net profit / losses on financial instruments at fair value through profit and loss, which are not held for trading	0
9.	Change in fair value in risk accounting (hedging)	0
10.	Foreign currency exchange revenues/losses	1,271
11.	Net gain / loss on the expiry of recognition of other assets	208
12.	Other income	171
13.	Personnel expenses	8,636
14.	Amortisation expense	2,980
15.	General and administrative expenses	12,596
16.	Net gains / losses on modification and reclassification of financial instru	0
17.	Net income / expense on impairment of financial instruments that are not valued at fair value through profit and loss account	1,993
18.	Provisions losses	-64
19.	Other expenses	144
III.	Net Income/Loss Before Extraordinary Items	22,116
21.	Income tax expense	3,655
22.	Net Profit/Loss	18,461