



# HIPOTEKARNA BANKA

*Vama posvećena*

No.	Assets:	30-Jun-2025
1.	Cash and Deposit Accounts with Depository	144,408
2.	Financial assets at amortized cost	926,863
2.a.	Loans and receivables from banks	126,054
2.b.	Loans and receivables from clients	342,998
2.c.	Securities	448,529
2.d.	Other financial assets	9,281
3.	Financial assets at fair value through other comprehensive income	1,302
3.a.	Loans and receivables from banks	0
3.b.	Loans and receivables from clients	0
3.c.	Securities	1,302
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	10,045
11.	Intangible assets	2,678
12.	Current tax assets	200
13.	Deferred tax assets	23
14.	Fixed assets intended for sale and assets that are being discontinued	0
15.	Other assets	4,066
16.	<b>Total Assets</b>	<b>1,089,584</b>
	<b>Liabilities:</b>	
17.	Financial liabilities at amortized cost	938,088
17.a.	Deposits from banks and central banks	14,325
17.b.	Client deposits	910,017
17.c.	Loans from banks and central banks (borrowings)	0
17.d.	Loans from clients which are not banks (borrowings)	13,317
17.e.	Securities	0
17.f.	Other financial liabilities	430
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	1,489
23.	Liabilities on assets held for sale and assets that are being discontinued	0
24.	Current tax liabilities	0
25.	Deferred tax liabilities	72
26.	Other liabilities	31,709
27.	Subordinated debt	13,272
28.	<b>Total Liabilities</b>	<b>984,630</b>
	<b>Capital:</b>	
29.	Share capital	52,362
30.	Emission premiums	0
31.	Non-allocated profit	42,436
32.	Profit / loss for the current year	10,841
33.	Other reserves	-686
34.	Interests without controlling influence in equity	0
35.	<b>Total Capital: (29 through 34)</b>	<b>104,954</b>
36.	<b>Total Liabilities and Capital: (28 + 35)</b>	<b>1,089,584</b>



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No.	POSITION	01.01.2025-30.06.2025
1.	Interest and similar income	17,062
2.	Interest income on impaired loans	273
3.	Interest and similar expenses	1,140
I.	<b>Net Interest Income (1 + 2 - 3)</b>	<b>16,196</b>
4.	Fees from Income	16,119
5.	Fee expense	9,727
II.	<b>Net Fee Income/Expense (4-5)</b>	<b>6,392</b>
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	0
7.	Net gain / loss on financial instruments held for trading	179
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	604
11.	Net gain / loss on the expiry of recognition of other assets	641
12.	Other income	45
13.	Personnel expenses	5,127
14.	Amortisation expense	1,587
15.	General and administrative expenses	5,352
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	978
18.	Provisions losses	0
19.	Other expenses	164
III.	<b>Net Income/Loss Before Extraordinary Items</b>	<b>10,848</b>
21.	Income tax expense	7
22.	<b>Net Profit/Loss</b>	<b>10,841</b>