



# HIPOTEKARNA BANKA

*Vama posvećena*

| No.          | Assets:                                                                                                | 30-Sep-2025      |
|--------------|--------------------------------------------------------------------------------------------------------|------------------|
| 1.           | Cash and Deposit Accounts with Depository                                                              | 154,289          |
| 2.           | Financial assets at amortized cost                                                                     | 1,026,625        |
| 2.a.         | Loans and receivables from banks                                                                       | 179,198          |
| 2.b.         | Loans and receivables from clients                                                                     | 353,566          |
| 2.c.         | Securities                                                                                             | 484,010          |
| 2.d.         | Other financial assets                                                                                 | 9,850            |
| 3.           | Financial assets at fair value through other comprehensive income                                      | 335              |
| 3.a.         | Loans and receivables from banks                                                                       | 0                |
| 3.b.         | Loans and receivables from clients                                                                     | 0                |
| 3.c.         | Securities                                                                                             | 335              |
| 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                                                                          | 10,276           |
| 11.          | Intangible assets                                                                                      | 2,915            |
| 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                                                                                           | 3,491            |
| 16.          | <b>Total Assets</b>                                                                                    | <b>1,198,153</b> |
| Liabilities: |                                                                                                        |                  |
| 17.          | Financial liabilities at amortized cost                                                                | 1,035,351        |
| 17.a.        | Deposits from banks and central banks                                                                  | 9,723            |
| 17.b.        | Client deposits                                                                                        | 996,988          |
| 17.c.        | Loans from banks and central banks (borrowings)                                                        | 10,006           |
| 17.d.        | Loans from clients which are not banks (borrowings)                                                    | 17,727           |
| 17.e.        | Securities                                                                                             | 0                |
| 17.f.        | Other financial liabilities                                                                            | 908              |
| 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                                                                                               | 1,713            |
| 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                                                                                      | 25,895           |
| 27.          | Subordinated debt                                                                                      | 23,093           |
| 28.          | <b>Total Liabilities</b>                                                                               | <b>1,086,124</b> |
| Capital:     |                                                                                                        |                  |
| 29.          | Share capital                                                                                          | 52,362           |
| 30.          | Emission premiums                                                                                      | 0                |
| 31.          | Non-allocated profit                                                                                   | 42,401           |
| 32.          | Profit / loss for the current year                                                                     | 17,917           |
| 33.          | Other reserves                                                                                         | -653             |
| 34.          | Interests without controlling influence in equity                                                      | 0                |
| 35.          | <b>Total Capital: (29 through 34)</b>                                                                  | <b>112,028</b>   |
| 36.          | <b>Total Liabilities and Capital: (28 + 35)</b>                                                        | <b>1,198,153</b> |



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| No.  | POSITION                                                                                                                                         | 01.01.2025-30.09.2025 |
|------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| 1.   | Interest and similar income                                                                                                                      | 26,326                |
| 2.   | Interest income on impaired loans                                                                                                                | 358                   |
| 3.   | Interest and similar expenses                                                                                                                    | 1,831                 |
| I.   | <b>Net Interest Income (1 + 2 - 3)</b>                                                                                                           | <b>24,853</b>         |
| 4.   | Fees from Income                                                                                                                                 | 26,818                |
| 5.   | Fee expense                                                                                                                                      | 16,672                |
| II.  | <b>Net Fee Income/Expense (4-5)</b>                                                                                                              | <b>10,146</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 | 5                     |
| 7.   | Net gain / loss on financial instruments held for trading                                                                                        | 208                   |
| 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                                                                                                        | 1,010                 |
| 11.  | Net gain / loss on the expiry of recognition of other assets                                                                                     | 639                   |
| 12.  | Other income                                                                                                                                     | 119                   |
| 13.  | Personnel expenses                                                                                                                               | 7,421                 |
| 14.  | Amortisation expense                                                                                                                             | 2,424                 |
| 15.  | General and administrative expenses                                                                                                              | 7,857                 |
| 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                    | 1,151                 |
| 18.  | Provisions losses                                                                                                                                | 4                     |
| 19.  | Other expenses                                                                                                                                   | 193                   |
| III. | <b>Net Income/Loss Before Extraordinary Items</b>                                                                                                | <b>17,929</b>         |
| 21.  | Income tax expense                                                                                                                               | 12                    |
| 22.  | <b>Net Profit/Loss</b>                                                                                                                           | <b>17,917</b>         |