



# HIPOTEKARNA BANKA

No.	Assets:	30.june 2012	31.december 2011
1	2	3	5
1.	Cash and Deposit Accounts with Depository	27.922	38.500
1.a.	Cash and non-interest-bearing deposit accounts	18.057	28.451
1.b.	Interest-Bearing Deposit accounts	9.865	10.049
1.c.	Client deposits form custody transactions	-	-
2.	Assets for trading and selling, except shares and derivatives financial assets	27	26
2.a.	Assets for trading, except shares	-	-
2.b.	Assets for selling, except shares	27	26
2.c.	Derivatives, financial assets held for trading	-	-
2.d.	Derivatives, financial assets as safety instruments (fair derivative value)	-	-
3.	Funds sold & repos with other banks	-	-
4.	Loans and leases	115.424	113.481
4.a.	Less: Reserves for potential loans losses	3.956	4.011
4.b.	Loans and leases, net reserves for potential losses	111.468	109.470
5.	Securities held to maturity	2.761	2.569
6.	Factoring and forfeiting	-	9
7.	Receivables from custody transactions	39	39
8.	Premises and other fixed assets	1.849	1.950
9.	Repossessed assets	547	478
10.	Investments in other companies	219	230
11.	Other assets	3.363	2.641
12.	Less: Reserves for potential losses on other assets (except position 4.a)	399	319
<b>13.</b>	<b>Total Assets</b>	<b>147.796</b>	<b>155.593</b>
	<b>Liabilities:</b>		
14.	Deposits	92.206	97.853
14.a.	Non-interest-bearing deposits	5.692	7.703
14.b.	Interest-bearing deposits	86.514	90.150
15.	Securities from repo contracts	-	-
16.	Liabilities from custody transactions	195	247
17.	Loans and borrowing liabilities	23.322	26.887
17.a.	Short-term borrowings-less than one year	3.208	5.988
17.b.	Long-term borrowings-over one year	20.114	20.899
18.	Obligations to the Government	2.768	2.889
19.	Other borrowings-mature liabilities	-	-
19.a.	Mature liabilities		
19.b.	Balance of no paid (called to be paid) off balance liabilities	-	-
20.	Derivatives, financial liabilities held for trading (fair values)	-	-
21.	Derivatives, financial liabilities used as safety instruments (fair values)	-	-
22.	Other liabilities	4.243	3.953
23.	Reserves for loans losses by off balance loans exposures	836	675
24.	Subordinated debt and financial instruments	-	-
25.	<b>Total Liabilities</b>	<b>123.568</b>	<b>132.503</b>
26.	Shareholders minority share	-	-
	Capital:		
27.	Priority Shares	-	-
28.	Ordinary Shares	16.006	16.006
29.	Paid issuance premium	7.444	7.444
30.	Non-allocated gain/losses	856	306
31.	Other capital	(77)	54
32.	<b>Total Capital: (20 through 25)</b>	<b>24.228</b>	<b>23.090</b>
<b>33.</b>	<b>Total Liabilities and Capital: (19 + 25)</b>	<b>147.796</b>	<b>155.593</b>



No.	Position	01.june-30.june 2012
1	2	3
PR 1.	<b>Interest income:</b>	<b>5.978</b>
1)	Deposits	52
2)	Trading securities from repo purchasing agreements	1
3)	Loans and leases	5.925
4)	Securities Held to Maturity	-
5)	Other Interest Income	-
RA 1.	<b>Interest Expenditures:</b>	<b>2.104</b>
1)	Deposits	1.523
2)	Sold securities from repo purchasing agreements	-
3)	Borrowings-mature liabilities	-
4)	Liabilities based on taken loans and other borrowings	529
5)	Subordinated Debt and financial instruments	-
6)	Other interest expenses	52
I.	<b>Net revenues/expenditures from Interest (PR 1.-RA 1.)</b>	<b>3.874</b>
II.	<b>Expenses for loan losses on assets items</b>	<b>634</b>
III.	<b>Net revenues/expenditures (I-II)</b>	<b>3.240</b>
PR 2.	<b>Fee revenues:</b>	<b>1.847</b>
1)	Loans fees	381
2)	Off-balance sheet fees	250
3)	Fees from services	757
4)	Other fees	459
RA 2.	<b>Fee expenditures:</b>	<b>343</b>
1)	Loans fees	5
2)	Off-balance sheet fees	-
3)	Fees from services	113
4)	Other fees	225
IV.	<b>Net revenues/ expenditures from Fees (PR 2.-RA.2.):</b>	<b>1.504</b>
V.	<b>Net revenues/ expenditures from Interest &amp; Fee ( III+IV)</b>	<b>4.744</b>
PR 3.	<b>Other revenues:</b>	<b>257</b>
1)	Foreign currency trade revenues (NET)	-
2)	Foreign currency exchange revenues/losses (revalorization)	125
3)	Securities trade income - net and gains/losses on securities available for sale or securities held to maturity (including investments in capital)	44
4)	Trading income (NET) on derivates as futures-forward, options, swaps, other derivates, spot transactions trading, and interest swoops	-
5)	Net gains /losses form custody transactions	-
6)	Other revenues	88
RA 3.	<b>Overall and other expenses:</b>	<b>3.859</b>
1)	Payroll, taxes and contributions expenses	1.738
2)	Premises and fixed assets expenses	1.063
3)	Other expenses	1.058
VI.	<b>Net revenues/expenditures before extraordinary items ( V+PR 3.- RA 3.)</b>	<b>1.142</b>
PR 4.	Extraordinary income	30
RA 4.	Extraordinary expenses	10
VII.	<b>Net extraordinary revenues/expenditures ( PR 4.-RA 4.)</b>	<b>20</b>
VIII.	<b>Net revenues//expenditures after extraordinary items ( VI+VII)</b>	<b>1.162</b>
RA 5.	Taxes and Contributions from profit	-
IX.	<b>Net Profit/Loss (VIII- RA 5.)</b>	<b>1.162</b>