

(in thousand EUR)

No.	Assets:	31-Dec-2020
1.	Cash and Deposit Accounts with Depository	163,390
2.	Financial assets at amortized cost	240,348
2.a.	Loans and receivables from banks	22,055
2.b.	Loans and receivables from clients	215,400
2.c.	Securities	1,107
2.d.	Other financial assets	1,786
3.	Financial assets at fair value through other comprehensive income	128,150
3.a.	Loans and receivables from banks	0
3.b.	Loans and receivables from clients	0
3.c.	Securities	128,150
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	6,214
11.	Intangible assets	2,019
12.	Current tax assets	0
13.	Deferred tax assets	27
14.	Fixed assets intended for sale and assets that are being discontinued	0
15.	Other assets	2,433
16.	Total Assets	542,581
	Liabilities:	
17.	Financial liabilities at amortized cost	451,661
17.a.	Deposits from banks and central banks	1,214
17.b.	Client deposits	428,346
17.c.	Loans from banks and central banks (borrowings)	0
17.d.	Loans from clients which are not banks (borrowings)	22,049
17.e.	Securities	0
17.f.	Other financial liabilities	54
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	1,453
23.	Liabilities on assets held for sale and assets that are being discontinued	0
24.	Current tax liabilities	342
25.	Deferred tax liabilities	23
26.	Other liabilities	13,301
27.	Subordinated debt	22,256
28.	Total Liabilities	489,037
	Capital:	
29.	Share capital	16,006
30.	Emission premiums	7,444
31.	Non-allocated profit	25,425
32.	Profit / loss for the current year	3,488
33.	Other reserves	1,181
34.	Interests without controlling influence in equity	0
35.	Total Capital: (29 through 34)	53,544
36.	Total Liabilities and Capital: (28 + 35)	542,581



**HIPOTEKARNA
BANKA**

Vama posvećena

(in thousand EUR)

No.	POSITION	01.01.2020-31.12.2020
1.	Interest and similar income	18,239
2.	Interest income on impaired loans	0
3.	Interest and similar expenses	3,200
I.	Net Interest Income (1 + 2 - 3)	15,040
4.	Fees from Income	12,821
5.	Fee expense	7,893
II.	Net Fee Income/Expense (4-5)	4,928
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	212
7.	Net gain / loss on financial instruments held for trading	153
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	461
11.	Net gain / loss on the expiry of recognition of other assets	152
12.	Other income	645
13.	Personnel expenses	5,551
14.	Amortisation expense	2,542
15.	General and administrative expenses	6,069
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	3,518
18.	Provisions losses	6
19.	Other expenses	70
III.	Net Income/Loss Before Extraordinary Items	3,835
21.	Income tax expense	346
22.	Net Profit/Loss	3,488