



HIPOTEKARNA BANKA

No.	Assets:	30.september 2012
1	2	3
1.	Cash and Deposit Accounts with Depository	50.871
1.a.	Cash and non-interest-bearing deposit accounts	45.003
1.b.	Interest-Bearing Deposit accounts	5.868
1.c.	Client deposits form custody transactions	-
2.	Assets for trading and selling, except shares and derivatives financial assets	-
2.a.	Assets for trading, except shares	-
2.b.	Assets for selling, except shares	-
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	115.056
4.a.	Less: Reserves for potential loans losses	3.991
4.b.	Loans and leases, net reserves for potential losses	111.065
5.	Securities held to maturity	3.257
6.	Factoring and forfeiting	-
7.	Receivables from custody transactions	36
8.	Premises and other fixed assets	1.850
9.	Repossessed assets	547
10.	Investments in other companies	234
11.	Other assets	3.489
12.	Less: Reserves for potential losses on other assets (except position 4.a)	409
13.	Total Assets	170.940
	Liabilities:	
14.	Deposits	112.154
14.a.	Non-interest-bearing deposits	9.976
14.b.	Interest-bearing deposits	102.179
15.	Securities from repo contracts	-
16.	Liabilities from custody transactions	493
17.	Loans and borrowing liabilities	24.768
17.a.	Short-term borrowings-less than one year	3.279
17.b.	Long-term borrowings-over one year	21.489
18.	Obligations to the Government	3.212
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	4.492
23.	Reserves for loans losses by off balance loans exposures	909
24.	Subordinated debt and financial instruments	-
25.	Total Liabilities	146.028
26.	Shareholders minority share	-
	Capital:	
27.	Priority Shares	-
28.	Ordinary Shares	16.006
29.	Paid issuance premium	7.444
30.	Non-allocated gain/losses	1.518
31.	Other capital	(55)
32.	Total Capital: (20 through 25)	24.912
33.	Total Liabilities and Capital: (19 + 25)	170.940

No.	Position	01.januar-30.september 2012
1	2	3
PR 1.	Interest income:	8.894
1)	Deposits	83
2)	Trading securities from repo purchasing agreements	1
3)	Loans and leases	8.811
4)	Securities Held to Maturity	-
5)	Other Interest Income	-
RA 1.	Interest Expenditures:	3.163
1)	Deposits	2.310
2)	Sold securities from repo purchasing agreements	-
3)	Borrowings-mature liabilities	-
4)	Liabilities based on taken loans and other borrowings	784
5)	Subordinated Debt and financial instruments	-
6)	Other interest expenses	70
I.	Net revenues/expenditures from Interest (PR 1.-RA 1.)	5.731
II.	Expenses for loan losses on assets items	871
III.	Net revenues/expenditures (I-II)	4.860
PR 2.	Fee revenues:	2.938
1)	Loans fees	578
2)	Off-balance sheet fees	401
3)	Fees from services	1.227
4)	Other fees	732
RA 2.	Fee expenditures:	541
1)	Loans fees	7
2)	Off-balance sheet fees	-
3)	Fees from services	193
4)	Other fees	340
IV.	Net revenues/ expenditures from Fees (PR 2.-RA.2.):	2.398
V.	Net revenues/ expenditures from Interest & Fee (III+IV)	7.258
PR 3.	Other revenues:	443
1)	Foreign currency trade revenues (NET)	-
2)	Foreign currency exchange revenues/losses (revalorization)	209
3)	Securities trade income - net and gains/losses on securities available for sale or securities held to maturity (including investments in capital)	70
4)	Trading income (NET) on derivatives as futures-forward, options, swaps, other derivatives, spot transactions trading, and interest swoops	-
5)	Net gains /losses form custody transactions	-
6)	Other revenues	164
RA 3.	Overall and other expenses:	5.896
1)	Payroll, taxes and contributions expenses	2.632
2)	Premises and fixed assets expenses	1.637
3)	Other expenses	1.627
VI.	Net revenues/expenditures before extraordinary items (V+PR 3.- RA 3.)	1.805
PR 4.	Extraordinary income	31
RA 4.	Extraordinary expenses	11
VII.	Net extraordinary revenues/expenditures (PR 4.-RA 4.)	20
VIII.	Net revenues//expenditures after extraordinary items (VI+VII)	1.825
RA 5.	Taxes and Contributions from profit	-
IX.	Net Profit/Loss (VIII- RA 5.)	1.825