



No.	Assets:	30.september 2013
1	2	3
	Assets:	
1	Cash and Deposit Accounts with Depository	82,268
1.a.	Cash and non-interest-bearing deposit accounts	79,173
1.b.	Interest-Bearing Deposit accounts	3,095
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)	-
2.e.	Securities carried at fair value through profit or loss	-
3	Funds sold & repos with other banks	-
4	Loans and leases	131,883
4.a.	Less: Reserves for potential loans losses	4,617
4.b.	Loans and leases, net reserves for potential losses	127,266
5	Securities held to maturity	12,752
6	Factoring and forfeiting	1,362
4	Receivables from custody transactions	29
8	Premises and other fixed assets	1,723
9	Assets held for sale	-
10	Ulaganja u kapital drugih pravnih lica	682
11	Other assets	3,036
12	Less: Reserves for potential losses on other assets (except position 4.a)	448
		228,670
	Liabilities:	
14	Deposits	168,545
14.a.	Non-interest-bearing deposits	26,464
14.b.	Interest-bearing deposits	142,082
15	Securities from repo contracts	-
16	Liabilities from custody transactions	1,293
17	Loans and borrowing liabilities	25,036
17.a.	Short-term borrowings-less than one year	-
17.b.	Long-term borrowings-over one year	25,036
17.c.	Liabilities for issued securities	-
18	Financial obligations carried at fair value through profit or loss	-
19	Derivatives, financial liabilities held for trading (fair values)	-
20	Derivatives, financial liabilities used as safety instruments (fair values)	-
21	Other liabilities	4,420
22	Reserves for loans losses by off balance loans exposures	1,061
23	Subordinated debt and financial instruments	-
24	Total Liabilities	200,355
25	Shareholders minority share	-
	Capital:	
26	Priority Shares	-
27	Ordinary Shares	16,006
28	Paid issuance premium	7,444
29	Non-allocated gain/losses	3,172
30	Other capital	1,694
31	Total Capital: (27 through 31)	28,315
32	Total Liabilities and Capital: (25 +26 +32)	228,670



HIPOTEKARNA BANKA

No.	Position	01.january- 30.september 2013
1	2	3
1	Interest and similar income	9,535
2	Interest and similar expenses	3,399
3 (1-2)	Net interest income	6,137
4	Dividend income	53
5	Impairment losses	957
6	Provisions losses	217
7	Fee and commission income	3,758
8	Fee and commission expense	1,082
9 (7-8)	Net fee and commission income	2,675
10	Net gains/losses on financial instruments classified as held for trading	0
11	Net gains/losses on financial instruments designated at fair value	0
12	Net gains/losses on investment securities	334
13	Fair value changes in accounting / hedging	0
14	Foreign currency exchange revenues/losses	270
15	Personnel expenses	2,993
16	General and administrative expenses	3,020
17	Amortisation expense	529
18	Other expenses	118
19	Other income	226
20 (3+4-5- 6+9+10+ 11+12+1 3+14-15- 16-17- 18+19)	Operating profit	1,860
21	Income tax expense	0
22 (20-21)	Profit/loss for the year	1,860