



HIPOTEKARNA BANKA

No.	Assets:	31.december 2013
1	2	3
	Assets:	
1	Cash and Deposit Accounts with Depository	78,961
1.a.	Cash and non-interest-bearing deposit accounts	76,002
1.b.	Interest-Bearing Deposit accounts	2,959
1.c.	Client deposits form custody transactions	-
2	Assets for trading and selling, except shares and derivatives financial assets	6,769
2.a.	Assets for trading, except shares	-
2.b.	Assets for selling, except shares	6,769
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	124,935
4.a.	Less: Reserves for potential loans losses	4,660
4.b.	Loans and leases, net reserves for potential losses	120,276
5	Securities held to maturity	10,807
6	Factoring and forfeiting	1,417
4	Receivables from custody transactions	13
8	Premises and other fixed assets	1,810
9	Assets held for sale	-
10	Ulaganja u kapital drugih pravnih lica	939
11	Other assets	3,527
12	Less: Reserves for potential losses on other assets (except position 4.a)	442
		224,077
	Liabilities:	
14	Deposits	161,659
14.a.	Non-interest-bearing deposits	25,224
14.b.	Interest-bearing deposits	136,434
15	Securities from repo contracts	-
16	Liabilities from custody transactions	1,725
17	Loans and borrowing liabilities	25,283
17.a.	Short-term borrowings-less than one year	-
17.b.	Long-term borrowings-over one year	25,283
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	5,467
22	Reserves for loans losses by off balance loans exposures	1,080
23	Subordinated debt and financial instruments	-
24	Total Liabilities	195,214
25	Shareholders minority share	-
	Capital:	
26	Priority Shares	-
27	Ordinary Shares	16,006
28	Paid issuance premium	7,444
29	Non-allocated gain/losses	3,678
30	Other capital	1,735
31	Total Capital: (27 through 31)	28,863
32	Total Liabilities and Capital: (25 +26 +32)	224,077



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No.	Position	01.january- 31.december 2013
1	2	3
1	Interest and similar income	12,854
2	Interest and similar expenses	4,632
3 (1-2)	Net interest income	8,222
4	Dividend income	59
5	Impairment losses	1,041
6	Provisions losses	206
7	Fee and commission income	5,251
8	Fee and commission expense	1,581
9 (7-8)	Net fee and commission income	3,670
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	497
13	Fair value changes in accounting / hedging	0
14	Foreign currency exchange revenues/losses	379
15	Personnel expenses	4,137
16	General and administrative expenses	4,295
17	Amortisation expense	723
18	Other expenses	126
19	Other income	313
20 (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	Operating profit	2,612
21	Income tax expense	245
22 (20-21)	Profit/loss for the year	2,367