HIPOTEKARNA BANKA

Vama posvećena

No.	Assets:	30-Jun-2026
1.	**Cash and Deposit Accounts with Depository**	**125,687**
2.	**Financial assets at amortized cost**	**965,178**
2.a.	Loans and receivables from banks	137,742
2.b.	Loans and receivables from clients	508,978
2.c.	Securities	308,381
2.d.	Other financial assets	10,077
3.	**Financial assets at fair value through other comprehensive income**	**79,816**
3.a.	Loans and receivables from banks	0
3.b.	Loans and receivables from clients	0
3.c.	Securities	79,816
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**	**10,591**
11.	**Intangible assets**	**3,749**
12.	**Current tax assets**	**0**
13.	**Deferred tax assets**	**71**
14.	**Fixed assets intended for sale and assets that are being discontinued**	**0**
15.	**Other assets**	**3,965**
16.	**Total Assets**	**1,189,058**
	Liabilities:	
17.	**Financial liabilities at amortized cost**	**1,017,101**
17.a.	Deposits from banks and central banks	24,385
17.b.	Client deposits	961,105
17.c.	Loans from banks and central banks (borrowings)	15,008
17.d.	Loans from clients which are not banks (borrowings)	16,117
17.e.	Securities	0
17.f.	Other financial liabilities	485
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 protectior**	**0**
22.	**Reserves**	**1,978**
23.	**Liabilities on assets held for sale and assets that are being discontinued**	**0**
24.	**Current tax liabilities**	**1,946**
25.	**Deferred tax liabilities**	**2**
26.	**Other liabilities**	**26,594**
27.	**Subordinated debt**	**15,205**
28.	**Total Liabilities**	**1,062,825**
	Capital:	
29.	**Share capital**	**52,362**
30.	**Emission premiums**	**0**
31.	**Non-allocated profit**	**63,232**
32.	**Profit / loss for the current year**	**11,120**
33.	**Other reserves**	**-481**
34.	**Interests without controlling influence in equity**	**0**
35.	**Total Capital: (29 through 34)**	**126,233**
36.	**Total Liabilities and Capital: (28 + 35)**	**1,189,058**

HIPOTEKARNA BANKA

Vama posvećena

No.	POSITION	01.01.2026-31.06.2026
1.	Interest and similar income	19,694
2.	Interest income on impaired loans	171
3.	Interest and similar expenses	1,436
I.	**Net Interest Income (1 + 2 - 3)**	**18,429**
4.	Fees from Income	16,254
5.	Fee expense	8,644
II.	**Net Fee Income/Expense (4-5)**	**7,610**
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	-9
7.	Net gain / loss on financial instruments held for trading	84
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	539
11.	Net gain / loss on the expiry of recognition of other assets	-28
12.	Other income	54
13.	Personnel expenses	4,776
14.	Amortisation expense	1,835
15.	General and administrative expenses	5,403
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	1,530
18.	Provisions losses	-2
19.	Other expenses	58
III.	**Net Income/Loss Before Extraordinary Items**	**13,079**
21.	Income tax expense	1,959
22.	**Net Profit/Loss**	**11,120**