

INCOME STATEMENT AS OF 31.03.2024

02085020 **HIPOTEKARNA BANKA AD**

SCHEDULE BU

Note: Published information represents constituent part of quarterly reports that thge banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

(EURO 000)

POSITION	AMOUNT
1. Interest income and similar income	7,560
2. Interest income on impaired loans	191
3. Interest expenses and similar expenses	501
I. NET INTEREST INCOME (1+2-3)	7,249
4. Fee and commission income	6,935
5. Fee and commission expenses	3,733
II. NET FEE AND COMMISSION INCOME (4-5)	3,202
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	
7. Net gains/losses on held-for-trading financial instruments	365
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	236
11. Net gains/losses from derecognition of other assets	37
12. Other income	33
13. Employee expenses	2,049
14. Depreciation expenses	663
15. Overhead and administrative expenses	2,349
16. Net gains/losses from modification and reclassification of financial instruments	
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	919
18. Provision expenses	-4
19. Other expenses	28
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	5,118
21. Profit tax	6
22. NET PROFIT/LOSS (III - 21)	5,112